Housing Policy Options for Women Living in Urban Poverty:
An Action Research Project in Three Canadian Cities

By
Marge Reitsma-Street
Josie Schofield
Brishkai Lund
and
Colleen Kasting

The research and publication of this study were funded by Status of Women Canada's Policy Research Fund. This document expresses the views of the authors and does not necessarily represent the official policy of Status of Women Canada or the Government of Canada.

February 2001

Status of Women Canada is committed to ensuring that all research produced through the Policy Research Fund adheres to high methodological, ethical and professional standards. The research must also make a unique, value-added contribution to current policy debates, and be useful to policy makers, researchers, women's organizations, communities and others interested in the policy process. Each paper is anonymously reviewed by specialists in the field and comments are solicited on:

- the accuracy, completeness and timeliness of the information presented;
- the extent to which the analysis and recommendations are supported by the methodology used and the data collected;
- the original contribution that the report would make to existing work on this subject, and its usefulness to equality-seeking organizations, advocacy communities, government policy makers, researchers and other target audiences.

Status of Women Canada thanks those who contributed to this peer review process.

Canadian Cataloguing in Publication Data

Reitsma-Street, Marge, 1952-

Housing Policy Options for Women Living in Urban Poverty [computer file]: An Action Research Project in Three Canadian Cities

Issued also in French under title: Options en matière de politiques de logement urbain pour les femmes vivant dans la pauvreté : in projet de recerche-action dans trois villes canadiennes

Includes bibliographical references.
Issued also in print format.
Mode of access: WWW site of Status of Women Canada.

ISBN 0-660-61341-7 [print format]
Cat. no. SW21-59/2000 [print format]

1. Poor women — Housing — Canada.
2. Urban poor — Housing — Canada.
3. Urban policy — Canada.
4. Women — Housing — Canada.
I. Reitsma-Street, Marge.
II. Canada. Status of Women Canada
III. Title

HD7287.96.C3H68 2001 363.5'91 C2001-980046-0

Project Manager: Nora Hammell, Status of Women Canada
Publishing Coordinator: Mary Trafford, Status of Women Canada
Editing: PMF Editorial Services Inc. / PMF Services de rédaction inc.
Translation: Ginette Lévesque-Houle
Comparative Read: Line Gingras
Translation Quality Control: Christiane Ryan

For more information contact:
Research Directorate
Status of Women Canada
123 Slater Street, 10th Floor
Ottawa, Ontario K1P 1H9
Telephone: (613) 995-7835
Facsimile: (613) 957-3359
TDD: (613) 996-1322
E-mail: research@swc-cfc.gc.ca

ABSTRACT

This research report documents the housing concerns of women who live on low incomes in Victoria, Regina and Saint John, and proposes housing policy options for urban policy makers to consider in addressing these concerns. The report summarizes the results of the three methods of gender-based analysis used in this policy-oriented action research project funded by Status of Women Canada. We used three methods: a qualitative community-based assessment of housing needs and policy gaps undertaken in Greater Victoria, an analysis of selected municipal and regional policy documents undertaken in the capital region of southern Vancouver Island and a statistical analysis of previously unpublished 1996 Census data relating to women, poverty and housing in the three cities. Each method was designed to inform the process of developing creative and doable urban housing policy options for women living in poverty in medium-sized Canadian cities.

101-03134/

TABLE OF CONTENTS

LIST OF TABLES AND GRAPHS iii

PREFACE iv

ACKNOWLEDGMENTS v

EXECUTIVE SUMMARY vi

1. INTRODUCTION: WOMEN, POVERTY AND HOUSING

Marge Reitsma-Street 1
Women and Poverty 2
Housing, Poverty and Women 5
Canadian Housing Policies 6
Recent Housing Policies and Growth of Cities 8

2. PROJECT OVERVIEW AND METHODOLOGY

Marge Reitsma-Street, Brishkai Lund and Josie Schofield 12
Local Policy-Oriented Action Research 12
The Tri-City Design 16
Limitations of the Project 18

3. VICTORIA PERSPECTIVES ON HOUSING NEEDS AND POLICY GAPS

Brishkai Lund 20
Whose Perspectives Are Included? 20
Selection Process and Participants' Backgrounds 22
Housing Definitions 24
Discussion of Themes 26
The Housing Situation Can Be Better: Visions for Change 43

4. GENDER ANALYSIS OF MUNICIPAL AND REGIONAL POLICY DOCUMENTS

Josie Schofield 46
Introduction 46
Scope of Gender Analysis 46
Municipal Profiles 47
Analysis of Municipal Policy Documents 50
Regional Planning Profile 53
Analysis of Regional Policy Documents 55
Conclusion 57

5. POVERTY RATES, HOUSING AVAILABILITY AND HOUSING CONCERNS IN THREE CITIES
Marge Reitsma-Street, Gloria Geller and Cathy Wright 58
Comparison Across the Cities 58
Spotlight on Victoria 63
Spotlight on Regina 71
Spotlight on Saint John 74
Summary of Poverty Rates and Housing Concerns in the Three Cities 75

6. BUILDING MOMENTUM FOR HOUSING POLICY CHANGE
Colleen Kasting 78
Reflections on Action Research 78
Victoria 80
Regina 84
Saint John 85
Summary 86

7. DEVELOPING URBAN HOUSING POLICY OPTIONS FOR WOMEN LIVING IN POVERTY
Victoria's Action Research Team 88
The Process of Developing the Options 88
Urban Housing Policy Options 90
Conclusion: An Action Strategy 96

APPENDIX A: TERMS AND DEFINITIONS 99

REFERENCES 102

ENDNOTES 111

LIST OF TABLES AND GRAPHS

Tables

1.1 Canadian Poverty Rates by Sex and Age in 1996 Census 3
5.1 Females and Males Living in Low Income Households, 1996 Census 59
5.2 Price of Housing, 1997 60
5.3 Poverty Rates by Housing Tenure of Households, Victoria CMA, 1991 and 1996 Censuses 61
5.4 Core Housing Need of Households by Poverty Status, 1996 Census 63
5.5 Percentage of Low-Income People in Victoria's CMA by Gender and Selected Municipalities, 1996 Census 64
5.6 Percentage of Households that Rent and Types of Households Whose Annual Income Is in the Lowest Two Quintiles in Victoria's CMA, 1996 Census 67
5.7 Comparison of Poverty Rates in Victoria's CMA by Housing Tenure and Family Type in 1991 and 1996 Censuses 68
5.8 Poor Households with Core Housing Needs by Type of Family and Housing Tenure in Victoria CMA, 1996 Census 70
5.9 Poverty Rates of Specific Groups in Regina CMA, 1996 Census 73

Graphs

5.1 Percentage of Females Living in Low Income Households by Age, 1996 Census 59
5.2 Percentage of Households Who Rent by Type of Family, 1996 Census 61
5.3 Percent of Renters in Core Housing Need, 1996 Census 63
5.4 Percentage of Low-Income People by Age and Sex in Six Selected Municipalities within Victoria's CMA, 1996 Census 66

PREFACE

Good public policy depends on good policy research. In recognition of this, Status of Women Canada instituted the Policy Research Fund in 1996. It supports independent policy research on issues linked to the public policy agenda and in need of gender-based analysis. Our objective is to enhance public debate on gender equality issues, and to enable individuals, organizations, policy makers and policy analysts to participate more effectively in the development of policy.

The focus of the research may be on long-term, emerging policy issues or short-term, urgent policy issues that require an analysis of their gender implications. Funding is awarded through an open, competitive call for proposals. A non-governmental, external committee plays a key role in identifying research priorities, selecting research proposals for funding and evaluating the final reports.

This policy research paper was proposed and developed under a call for proposals in August 1997 on *factoring diversity into policy analysis and development*. Researchers were asked to identify new questions and new policy solutions with a strong emphasis on policy relevance.

Status of Women Canada funded four research projects on this issue. They examine the situations of Canadian women in need of housing options, women with disabilities, women affected by First Nations' land claims and women in correctional institutions. A complete list of the research projects funded under this call for proposals is included at the end of this report.

We thank all researchers for their contribution to the public policy debate.

ACKNOWLEDGMENTS

Every step of this project and the report has been conducted with the extensive assistance of the members of the Victoria Action Research Team. We are very grateful to Susan Berlin, Pamela Charlesworth, Veronica Doyle, Allison Habkirk, Leni Hoover and Patti Verdone for their expertise, patience and burning commitment to increase the opportunities for women to live in spaces they can afford and enjoy.

With pleasure and appreciation, we acknowledge the extensive contributions made by Gloria Geller from Regina and Cathy Wright from Saint John. We were pleased they accepted our invitation to join the project. We enjoyed the mutual learning. It was fascinating to explore what was similar and what was different among the cities. It was exciting for each of us to work in our own cities and together across the cities in a common effort to increase the availability of quality, affordable housing for women living on low incomes.

We thank the many women and men who came to meetings, workshops and interviews, sometimes several times, to share their expertise on providing, building and managing housing, and on making housing policy. We thank them for their willingness to once again explore ways to make housing more affordable and suitable for women, regardless of income, family structure, capacity or race.

The recording, secretarial and administrative assistance of Lise Wrigley, Margo McCanney, Elizabeth Bowman, Christine Peacock and Barbara Egan are much appreciated, especially during the last two hectic months of the project. We are grateful for the willingness of the Community Social Planning Council of Greater Victoria to become our contractor, and the particular interest and expertise in housing issues provided by its executive co-ordinator, Mabel Jean Rawlins-Brannan.

We feel a profound sense of gratitude and debt to the women living on low incomes who shared their experiences, concerns and visions, and who worked with us to find options and actions that will increase the opportunities for women to live in good, healthy spaces. We dedicate this report to them.

EXECUTIVE SUMMARY

This research report documents the housing concerns of women living on low incomes in Victoria, Regina and Saint John, and proposes housing policy options for urban policy makers to consider in addressing these concerns. While the goals sound simple, this policy-oriented action research project has turned out to be a complex and challenging one for the following reasons.

First, the task of developing innovative urban policy options through the use of a gender-based analysis was not done solely by the three researchers and the research associate but in conjunction with an expanded Action Research Team consisting of six knowledgeable and influential women living in Victoria. As well, we explored the applicability of an action-oriented approach to housing policy making in Regina and Saint John, which involved a different set of participants.

Second, our research project involved three discrete methods of gender-based analysis designed to assist in the framing of creative and doable housing policy options for low-income women living in medium-sized Canadian cities. The methods were:

- a qualitative assessment of low-income women's housing needs and policy gaps in Greater Victoria;
- an analysis of selected municipal and regional policy documents undertaken in the capital region of southern Vancouver Island; and
- a statistical analysis of previously unpublished 1996 Census data relating to women, poverty and housing in Victoria, Regina and Saint John.

The first method was a qualitative assessment of housing needs and policy gaps affecting women living in poverty in Greater Victoria. It found the following.

- Women themselves perceive gender as a factor affecting their current housing and low-income economic status.
- Poverty is the key factor restricting access to safe, affordable housing.
- Both the physical aspects of housing and the qualities that provide a sense of home need improvement.
- Age, family status, lack of knowledge of the system, physical and mental disability, and health problems restrict housing access.
- Low-income women's visions for the future are, in general, hopeful and contain ideas that should inform housing policy options.

The second method, the analysis of policy documents produced by the Capital Regional District and six of its member councils, revealed that gender is conspicuous by its absence in both the official community plans of the six urban municipalities and in documents relating to the ongoing regional growth strategy process. Another finding is that these policy documents contain useful information about doable housing options (i.e., options councillors and planners perceive to be capable, at least in theory, of being implemented within their urban communities).

The third method, the statistical analysis of census data in the three cities, found that women's poverty seriously affected their capacity to afford suitable housing. Poverty rates among the female population varied somewhat from 16 percent in Victoria and 17 percent in Regina to 22 percent in Saint John, while average rents and housing costs varied dramatically, ranging from high prices in Victoria to much lower ones in Regina and Saint John. Nonetheless, in all three cities, and in Canada overall, over two thirds of women living in low-income households spent 30 percent or more of their gross income on shelter expenditures. This means that there were over 21,000 households in Victoria, over 11,000 in Regina and nearly 9,000 in Saint John where low-income women spent 30 percent or more of their gross income on housing. The majority of these low-income households with core housing needs were and are:

- one-, two- or three-person households;
- households maintained by lone, female parents or women living alone or with a friend; and
- renters.

Most depend on the private rental market for housing, about five percent of housing stock in each city is social housing geared to income.

In addition, each city had particular concerns. Victoria's focussed on the implications of its very high housing costs and high poverty rates among younger and older women in small families. Regina's concentrated on the gaps in housing supports for women with special needs and the rapid loss of 20 percent of its affordable rental units in the last two years to Boardwalk Equities. Saint John had the highest female poverty rate and lowest rates of income assistance; it emphasized the housing concerns of single women, especially those on income assistance.

The project methods were used in different ways to inform the process of developing creative and doable urban housing policy options. They involved not only the Victoria Action Research Team but also our contacts in Regina and Saint John. Emerging out of this process are the following seven options.

- Increase the economic capacity of women in order to expand their housing options.

- Increase the stock of small-scale, quality rental units in the private market.

- Retain and maintain existing affordable housing stock in both the public and private sectors.
- Increase social housing stock by establishing flexible and locally/regionally based housing trusts with dedicated funding.
- Increase housing with supportive services for certain groups of women living on low incomes, such as young single mothers and women with mental health issues.
- Broaden eligibility criteria for social housing to include different categories of low-income women, such as unattached older women.
- Promote increased participation of renters in the management of social housing complexes and their future development.

1. INTRODUCTION: WOMEN, POVERTY AND HOUSING

Marge Reitsma-Street

Low-income women experience serious difficulties meeting the basic need of housing "without which all other spheres of life suffer" (SPR Associates Inc. 1998: 1). Women may have low incomes no matter how hard they work in paid and unpaid activities. They cannot afford the housing suitable to their needs. They spend energy moving often, trying to find better yet cheaper accommodation. To pay for shelter, they have little left for other necessities. They cannot save and plan for their own future or for those they love.

Drawing on their years of experience researching the topic of women and housing in major Canadian cities, Andrew et al. (1994) provide a useful summary of three types of best housing practices for women. The first involves women using legislative and funding opportunities to build a continuum of housing to meet a variety of needs, from temporary shelters for battered women to permanent, non-profit housing co-operatives.

Women take seriously the fear of violence and its impact on where they live and how they participate in community life. With this in mind, the second best practice includes actions that increase safety in the urban communities where they live, such as safety audits and policies that make transportation routes, public spaces and privates homes safer.

The third best practice is the use of the *Canadian Charter of Rights and Freedoms* to fight against the discrimination and harassment poor women encounter in their search for adequate housing, especially if they are on welfare, sick or disabled, or members of a visible minority.

While this policy-oriented action research project has a more modest goal than developing another type of best housing practice for women, it does propose practical and women-friendly urban housing policy options for local organizations and regional governments, which could give birth to more affordable, suitable and innovative forms of housing for women of all ages living on low incomes.

The remainder of this chapter sketches the context of women, poverty and housing needs in Canada and describes key trends in housing policies that affect women. Drawing on thorough reviews completed by others, it is clear that there are many women on low income living in Canada, and they face significant housing needs for which policy changes are urgently needed. Urgent action is needed by the federal and provincial governments. Action is also necessary at the local level. This project is geared to proposing urban housing policy options for local and regional governments of medium-sized cities with fewer than 500,000 residents.

The project's methodology is presented in Chapter 2. Chapters 3 and 4 focus on Victoria[1] where the project began. Chapter 3 documents the perspectives on housing needs and policy gaps based on focus groups and consultations with women living in poverty, housing advocates and decision makers. Chapter 4 contains a gender analysis of selected municipal and regional policy documents with regards to housing.

Chapter 5 assesses the magnitude of housing affordability and availability for low-income women in Victoria, Regina and Saint John. Following a comparison of the trends in the three cities, a spotlight is fixed on women's housing concerns in each of the three cities. Chapter 6 switches to a consideration of the "action" in action research that occurred concurrently with the collection of data during the life of this project. The context and activities in Victoria are summarized, followed by a presentation of emerging activities initiated in Regina and Saint John. No causal links are suggested between research and action. Nor is there evidence that the activities produced clear or significant policy changes. Nonetheless, the activities do indicate a depth of participation of many people, especially in Victoria. In Regina and Saint John, a growing number are engaged in learning more about the housing needs of the women living in poverty who helped to develop the sense of urgency, the ideas and the relationships necessary for policy changes.

The report ends with Chapter 7 which presents, in a succinct manner, seven urban housing policy options along with their advantages, disadvantages and possible steps for implementation.

Women and Poverty

> *Well, it's overpriced. It's nice to have a yard. I have a great landlady. I don't have control of the heat or anything like that. I need to move. I'm [illegible]iving my notice at the end of the month, because I just can't afford it anymore. T[illegible] means going back to a one bedroom. This is a two bedroom. The ceilings aren't legal. Well, I think 95 percent of all the suites in Victoria aren't legal. If they decided to change that, I'm sure there would be a housing crisis.*
>
> Younger woman with one child, Victoria, August 1998

There are many women like the one whose story is featured above. A significant proportion of Canadian women lives on low incomes, on their own or with others. They have serious housing difficulties and are suffering because of them as is demonstrated in this report. Furthermore, employment and income assistance, as well as health and social policies, significantly restrict eligibility for housing help and the conditions of availability. Most discouraging is the realization that the scope and depth of the housing concerns of women living on low incomes have not changed much, despite years of housing policies, laws and programs by all levels of governments, and despite some successful strategies to assist people with moderate income to find and keep suitable accommodation. In fact, the situation in the 1990s has worsened (Moore Milroy and Andrew 1988; Andrew et al. 1994; Golden 1999; Novac et al. 1996; Rose 1980; Wekerle 1997).

A significant number of women—nearly three million Canadians—live in poverty when using the low-income cut-offs (LICOs) established by Statistics Canada. According to the 1996 Census, 2,989,494 Canadian females or 21 percent of the female population was poor, compared to 18 percent of males. The rates for both males and females have increased from those in 1991 (Goldburn and Seright 2000; Lochhead and Shillington 1996; Evans 1998).

Although the total income women earned in the labour market has increased in the last decade, and the gender equality index for total income has improved from 1986 to 1995, the improvement is gradual. A large gap remains (Status of Women 1997: 17). Women have less regular income than men with which to make decisions about the necessities of life. A 1998 Canada Mortgage and Housing Corporation study of women and housing concludes: "Income disadvantages of females have continued in the 1990s much as they existed in the 1980s, so that women are systematically limited in their ability to obtain good housing" (SPR Associates Inc. 1998: 10).

Some groups of women have less regular access to steady, adequate income than others and are more vulnerable to poverty and its ill effects. Younger and older women are more susceptible to the vagaries of low or erratic incomes. As presented in Table 1.1, one quarter of women ages 15 to 25 live in low-income households, while one fifth of individuals 65 years old and over, and 30 percent of women over age 75 are poor.

The LICO is a benchmark measure of persons living in poverty or "straitened circumstances" derived by Statistics Canada through analysis of family expenditures and income. It is a function of family size and the population of the community. The three cities in the study are medium-sized cities, and their LICOs are similar. Following are the LICOS for urban areas of 100,000 to 499,999 in 1996 Census (in gross 1995 dollars).

1 person	$14,473
2 persons	$18,091
3 persons	$22,500
4 persons	$27,235
5 persons	$30,445
6 persons	$33,653
7 persons +	$36,864

Note :
See Appendix A for more details.

Source:
Lochhead and Shillington 1996; CRD 1999a.

Table 1.1: Canadian Poverty Rates by Sex and Age in 1996 Census

Age Group	Females % of Total population	Males % of Total Population
0 - 14	23	23
15 - 24	26	22
25 - 34	22	19
35 - 44	18	16
45 - 54	15	13
55 - 64	19	17
65 - 74	20	13
75+	30	13
All ages	21	18

Source:
Custom tabulations received by Capital Urban Poverty Project May 1999 from Statistics Canada. Poverty rates based on LICOS.

The 708,715 lone-parent Canadian families in the 1996 Census, most of them maintained by women caring for one or more children, are severely affected by poverty. For decades, their poverty rates were consistently over 50 percent (Evans 1997; Andrew et al.: 1994: 4). Klodawsky and Spector (1988) document the growing number of mother-led, one-parent families in Canada, and the impact of their inadequate financial resources on family well-being. Gross incomes of lone parents are, on average, 52 percent of the income in two-parent families.

Unfortunately, the polarity between types of families has increased over time (Yalnizyan 1998). CMHC reports that between two thirds and three quarters of families headed by men between the ages of 25 and 44 had incomes over $40,000 in 1994, compared to just one quarter of families maintained by women (SPR Associates Inc. 1998: 10). In the 1996 Census, 50.6 percent of Canadian lone-parent families reported gross incomes of less than $20,000 compared to only 8.8 percent of couples with children (Goldburn and Seright 2000). High poverty rates for lone parents with children are not inevitable. Even though European countries have higher poverty thresholds, their poverty rates are lower—from six percent to 25 percent of lone-parent families live below the poverty lines. These rates are far below the Canadian and American rates of 50 percent or more in comparable years (Kitchen et al. 1991; Andrew et al. 1994: 6).

Gendered Poverty

Evans (1997: 97) concludes that poverty is "sharply gendered." Of all poor Canadians in her study of 1994 data, 62 percent of those under the age of 65 were women. If over 65 and living on one's own, as are the majority of senior women, then four out of ten women were poor in 1994 (SPR Associates Inc. 1998: 9).

Those identified in the 1996 Census as "unattached individuals"—people living with friends, roommates or in same-sex relationships—one third of Canadian households.[2] Of the female portion of this group, one half, or nearly 900,000, are poor (Goldburn and Seright 2000).

Most vulnerable to poverty and to inadequate housing are those women, with or without children, who face racism, illness and addictions (Novac 1996; Dhillon-Kashyap 1994; Smailes 1994). In a study using data from Statistics Canada, SPR Associates Inc. (1998: 15) concludes that "aboriginal women experience higher levels of unemployment than other women, have lower average earnings, tend to have less formal education and have a shorter life expectancy than other women." Although the lack of affordable housing is cited as a key reason for homelessness, those people suffering from illness and addictions are particularly vulnerable to visible and invisible homelessness. In the Golden (1999: iv) report on homelessness in Toronto, it was estimated that "75% of homeless single women suffer from mental illness."

The gendered and specific nature of poverty affects women's capacity to find and keep safe, decent shelter. Any analysis of women's experiences of housing and housing policies needs to be informed by an understanding of gendered poverty. Despite gains, especially for well-educated and healthy women, many women face the new millennium with irregular and inadequate access to income at the same time as they face more pressures to perform unpaid work at home and in the community (Evans 1998; Neysmith 2000). When they do not have a good job, when they are not partnered with a good wage earner, when they have heavy child and senior care duties, and when they endure illness and racism, women face significant challenges in making a good home for themselves and for those they love.

Housing, Poverty and Women

In our daily worlds, adequate, desirable housing means shelter and a home. It can be a place of pride and refuge. To many, it is also a place of paid and unpaid work. Without adequate housing, we are homeless. To be homeless does not mean to live on the streets. It means to be without a home, shorn of a necessity for life (Novac et al. 1996). A home means one has housing that is adequate to ensure well-being. In Chapter 3, Brishkai Lund unravels further what housing means as expressed in the voices of young and older women living on low incomes in Greater Victoria.

Criteria to evaluate the adequacy of housing have been proposed by policy makers and researchers. There are minimalist criteria regarding basic shelter; more fulsome ones evaluate housing conditions in relation to the well-being of those who live there. Klodawsky and Spector (1988) review 10 common criteria that are helpful in evaluating housing adequacy for women. They begin with the minimal criteria of affordability and availability. Affordability refers to the capacity of individuals and families to pay for shelter and have enough remaining for other necessities for living as full citizens in a community. Availability is the criterion that describes the housing stock in a community, the supply of suitable homes available to all who need it, without discrimination due to race, income or family responsibilities.

Although affordability by income and availability of housing stock are crucial to determining housing adequacy in a community, other criteria are essential to family well-being. As proposed by Klodawsky and Spector (1988), these include the state of repair of the housing and degree of privacy, as well as opportunities for accessing services, playgrounds for children and community support. Secure control over tenure in relation to changes in household arrangements is another criterion important to those who seek housing, while the cost effectiveness of the policies is important to the public and private funders of housing units. Doyle et al. (1996) and Wekerle (1988) analyze the impact of other housing characteristics that affect well-being including appropriateness of housing as determined by women's preferences and accessibility to services, privacy and flexibility, and opportunities that promote community support and control over living conditions. These additional criteria for adequate housing are especially important as women face the inevitable transitions in life—raising children, illness, bereavement—and the intransigent, but not inevitable, problems of racism and violence in intimate relationships.

The Canada Mortgage and Housing Corporation assumes housing needs to be affordable in its definition of "core need." If this assumption is accepted, 32 percent of Canadian families in 1994 were considered to have core housing needs (Andrew et al. 1994: 4). From our analysis of the custom tabulations of the 1996 Census, presented in more detail in Chapter 5, we found that 26.6 percent of Canadian households had a core housing need. Of those Canadian households living below the poverty line, 69.9 percent had core housing needs, spending more than 30 percent of their gross income on shelter expenditures. But just because a family spends more than 30 percent of its gross income on shelter, does not guarantee that the shelter is adequate or suitable. The common CMHC definition of core need is primarily an affordability norm. This norm assumes, but does not ensure, the housing is suitable, safe and appropriate.

Canadian Housing Policies

Some argue that there has long been a housing crisis. Most agree there are three peaks of concern: after World War II, in the early 1970s and now (Rose 1980; Miron 1993; Prince 1997). McClain (1993: 233), for example, concluded: "The number of people with no secure housing or with chronic housing problems has reached record levels comparable to the Depression era." Since 1993, the crisis has worsened, with mayors of large cities calling homelessness a national disaster (Golden 1999; Novac et al. 1996; Skelton 1998). In June 1999, the Federation of Canadian Municipalities argued that Ottawa must develop an urgently needed public housing policy. As we write this report, the newly appointed Minister of Homelessness, Claudette Bradshaw has just completed cross-country visits. Mel Hurtig (1999: 289), in his provocatively entitled book, *Pay the Rent or Feed the Kids,* concluded:

> Today, a very large percentage of those on social assistance across the country are unable to find habitable, affordable accommodation. Only about 7 percent of those on welfare have managed to find subsidized housing. The Chrétien government rejected the recommendations of its own party's task force on housing, which should have been acted upon long ago.

Reviewing the nature of and explanations for the continuing and current housing crisis is beyond the mandate of this report. It is important, however, to highlight several clear trends that significantly affect the housing concerns of women.

First, comprehensive and long-term changes in housing policies have been, and will continue to be, very difficult and controversial. There is strong interest in maintaining, even strengthening, the narrow definition of property rights associated with housing policies (Hulchanski 1993; Krueckeberg 1999; Rose 1980; Watson and Austerberry 1986). These narrow property rights mean people are prohibited from using or benefiting from the housing property owned by others. This exclusion is considered essential to ensure profits, investment and privacy. Government at all levels supports these narrow property rights in most housing policies. Hence, governments have difficulty in expanding policies that support the needs of all people to enjoy broader property rights, which means all citizens could use or benefit from common property in the form of parks, roads, civic buildings, sewers and zoning laws that ensure affordable housing for all citizens.

Affordability as Definition of Core Housing Need

If a family or individual has to spend more than 30 percent of gross income to obtain housing, then that family or individual is considered to have a core housing need; 26.6 percent of Canadian households were in core housing need in 1996. Of the poor Canadian households in 1996, 69.9 percent were in core housing need.

This minimalist definition of core need as affordability assumes, but does not ensure, adequacy, suitability or appropriateness.

Sources:
Andrew et al. 1994: 4; SPR Associates Inc. 1998: 6.

Watson and Austerberry (1986) and Wekerle (1997) go on to argue that this narrow definition of property rights means housing is produced, designed and financed in ways that reinforce housing as a key commodity for capital investment and housing policies that maintain the gendered division of labour and status. Women do far more of the unpaid caring work for dependants inside private homes and have fewer opportunities to access the higher paid, better jobs. From data collected in 31 countries, the United Nations Development Program found that overall "two-thirds of men's total work time is spent in paid activities while the inverse is the case for women" (Beneria 1996: 138). Maintaining the gendered division of labour in, and outside, private homes seriously limits the income women can garner in order to pay for adequate housing, or to fight collectively for broader property and housing rights.

The second major trend affecting adequate housing for women is that renting, unfortunately, has lost some of its respectable status for both tenants and those who own rental properties. Before World War II, people of all incomes and backgrounds rented. There were tax incentives on rental properties. Home ownership was strongly supported by post-World War II policies. As Rose has pointed out (1980: 35), "Canada was transformed from a nation of tenants to a nation of homeowners, with the exception of Quebec." By the 1960s, home ownership was the experience of over 60 percent of households—in all but one Canadian province.

Since the 1960s, the percentage of renting households has remained constant, but not who rents. Today, as during the previous four decades, four out of 10 households rent, mostly in the private market, while a few are eligible for subsidized social housing. From the 1996 Census we found that 61.9 percent of Canadian households reported owning their homes, while 38.1 percent rented. What has changed is who rents, and the rate of those who can afford only very low-cost or no-cost housing. Thus, in the 1990s there is a growing number of individuals, people and families who have no homes at all, who must live in shelters or on the streets (Novac et al. 1996; Golden 1999; Pomeroy 1999). As for renters, they are now more likely to be lower income, single or lone-parent families. Hulchanski (1993: 73) presents evidence that even as late as 1967 between 14 and 24 percent of low-, moderate- and high-income households rented. Conversely, nearly 60 percent of households in each income group owned homes, including 62 percent of the households in the lowest income group. But by 1981, just 15 years later, the situation had changed. Fewer lower-income households owned homes, and renting now was two to three times more common among the lower income households than among the higher-income ones. Hulchanski concludes that as the rental sector becomes less heterogeneous and more concentrated with "just" low-income Canadians, private investors may not make much money building low-rental units for those with restricted capacity to pay rents profitable to investors.

The trend reported by Hulchanski does not end in the 1980s. As described in more detail in Chapter 5, three times as many renters than owners lived below the poverty line in the 1996 Census in Greater Victoria. In the project's three cities and for Canada overall, renters were twice as likely to be in core housing need than owners. It also seems that designing housing policies primarily for low-income Canadians does not gain the public support that earlier housing policies did when they were geared to assist Canadians with moderate and higher steady incomes. There is more support for policies, such as home saving plans or low-interest, long-term mortgages for single dwelling homes or condominiums, that are considered available to "all" or "ordinary" Canadians. There is less support for rent geared to income or public housing policies for subgroups of Canadians, especially for mother-led households or women with special housing needs.

The third trend that affects the contemporary housing situation for women is its gendered nature, and the relative invisibility of this trend. For years and still today, the majority of renters are women, and women are more likely to rent than men (McClain and Doyle 1984; SPR Associates Inc. 1998; Werkele 1997). Women over 55 years of age are twice as likely as men to be living alone and, thus, have less income to pay for rent or mortgages. Female maintainers or heads of households spend more of their lower income on rent than do male heads, and this situation has worsened in the last two decades. Although there is a four percent increase in the rate of home ownership among female heads of households since 1980, rates of home ownership remain at 70 percent among male heads compared to 40 percent for female heads of households in 1995 (SPR Associates Inc. 1998: 11).

In a 1984 Canadian review of women and housing, McClain and Doyle (1984: 75) concluded that "women's specific housing requirements had been ignored." Statistical research as well as qualitative research emphasized the needs of the private market, investors, government and of the family households and their male heads. Since 1984, much research on women and housing has been completed. There are those who argue, however, that women are still virtually invisible in policies on land use or housing design, financing and affordability (Wekerle 1997; Prince 1997; Golden 1999). Even the 1998 report, *Canadian Women and Their Housing*, prepared by SPR Associates Inc., concluded that "government action to address specific needs and mitigate the impacts of gender discrimination has not been significant" (p. 30).

A Crisis in Housing for Women

"It is important to point out that there has been a significant increase in the number of Canadians (both female and male) who pay more than 30 percent of their income to rent, compared to 1980 figures. Of female renters in 1980, 38.2% paid more than 30 percent of their income in rent, a percentage that had increased to 47.2% by 1995. This represents a crisis in housing affordability for women. Males have experienced a similarly dramatic increase, from 15.4% in 1980 to 27.2% in 1995" (SPR Associates Inc. 1998: 12).

Recent Housing Policies and Growth of Cities

The Hellyer Report of the Task Force on Housing and Urban Development was submitted to the federal government in 1969. Its conclusions were brisk and pointed regarding the "failure of the Canadian house building industry, Canadian financial institutions and the various levels of government to build adequate supplies of housing at prices that a substantial majority of families could afford to pay" (Rose 1980: 45). Although the report was strongly opposed, and its chairman Paul Hellyer left the Cabinet and then the federal Liberal Party, it is curious and encouraging that within a few years many of the report's recommendations were implemented.

In the 1973 major amendments to the 1944 *National Housing Act*, the federal government used its regulatory and funding powers to help create new initiatives and mechanisms promoting affordable housing for moderate- and lower-income Canadians. Rose argues that the legislative and regulatory changes were not revolutionary, but variations of traditional initiatives pursued with "more vigour and flexibility" (1980: 63). The vigour and flexibility, backed with substantial federal dollars, helped lower income families obtain lower-cost loans for homes or rent-geared-to-income housing; built affordable housing through non-profit housing organizations and co-operative associations, and promoted land banks and community agreements for building affordable, healthy homes. In addition, there was significant expansion in income supplements and supportive housing assistance to people challenged by illness, violence and caring responsibilities through 1971 amendments to federal unemployment laws and provincial social service initiatives funded in part through the federal Canada Assistance Plan of 1966.

The energy surrounding the 1973 legislative changes propelled provincial and municipal governments, along with community organizations, into a flurry of housing initiatives. There was a building boom in the 1970s and early 1980s in condominiums, co-operative, non-profit housing, Aboriginal housing ventures, supportive housing, and programs for women leaving abusive relationships or large mental institutions (Ridgway and Zipple 1990; Carling 1990). The inner-city urban demolitions of the 1960s to build large public housing projects were abandoned in favour of smaller and more mixed housing projects, and more appropriate community building schemes. Not to be forgotten is the key role the federal government played in increasing the income of many Canadians through income assistance, unemployment insurance and pensions. Prince (1997) found that, even well into the 1990s, one half of the federal funding directly dedicated to housing goes toward the shelter subsidies of Canadians eligible for income assistance.

Despite these progressive changes of the 1970s, a serious housing shortage remained in the early 1980s for one in 10 Canadians, with another three in 10 having difficulties meeting their needs and preferences in the housing market (Rose 1980: 195). There were limits on what the federal and provincial governments would do, and even more limits on what funding and initiatives were available to municipal and regional governments. Private property rights and investment opportunities still primarily shaped the rules on capital, financing and land use.

Moving into the 1990s, the serious housing situation has worsened. Less than five percent of Canadians occupy non-market social housing and very few new units are being built (Wekerle 1997: 172). With the assistance of CMHC, provinces are trying to maintain both the units they built themselves and those units devolved to them by the federal government. There is less planning for housing and more homelessness (Prince 1997; Novac et al. 1996; Golden 1999). The federal government has substantially decreased its regulatory direction and direct funding for building homes and supportive housing programs. Since 1993, the federal government no longer builds subsidized housing. There is "a marked reluctance on the part of federal (and provincial and territorial) governments to commit funds for low-cost housing." This period is also characterized "by persistent and deep housing needs experienced by many households throughout the country" (Skelton 1998: 6). With fewer federal dollars and a reduction of standards with the abolition of the Canada Assistance Plan in 1995, provincial governments have frozen or cut income assistance and shelter subsidies, and made eligibility criteria more difficult, especially for those considered employable, and for women parenting children. In a few short years, each province has drastically lowered the age of the youngest child at which mothers or fathers are considered employable and no longer eligible for income assistance unless engaged in training, courses, job searches or workfare placements (Freiler and Cerny 1998; Neysmith 2000).

The housing concerns and the crisis of homelessness are most acute in the cities. In contrast to the situation before World War II when most Canadians lived outside big cities, now over 30 million Canadian women and men live in cities, most of them in cities with populations over 100,000.

It is not only the concentration of people in cities, but also the concentration of people living on low incomes in cities that is of particular concern. Understanding that most people live in urban settings and that poor people are increasingly concentrated in cities prompted the Canadian Council on Social Development to launch the national Urban Poverty Project to which each of the three cities in this project is connected. Poverty rates are higher in cities with a population of more than 100,000. In 48 large Canadian cities, 26 percent of females live in poverty compared to 23 percent of men in the 1996 Census (Lee 1998: 27; Lochhead and Shillington 1996). Poverty rates for females and males vary by city. But all the large cities experienced an increase in their poverty rates from the 1991 Census. Seventeen of the 48 cities had poverty rates over 20 percent in 1991. By the 1996 Census, 30 cities had similar high rates. Concentration of poverty in certain neighbourhoods has also increased in the last two decades. For instance, in 1990, 17.3 percent of Canadian families lived in very low-income neighbourhoods—defined as census tracts with double the family low-income rate for Canada overall—up from 11.8 percent in 1980 (Hatfield 1997; Hajnal 1995). It is expected the percentage of families living in very poor neighbourhoods will be even higher in the 1996 Census.

Housing and Cities

The following quotations speak to the importance of cities 20 years ago and even more so today and into the millennium.

"The scope and limits of housing policy can be visualized more clearly than in any other political jurisdiction when one examines the record, the present situation, and future prospects within municipalities. It is here, at the heart of the urban society, that a great many poor people tend to live–alone or with families, young or old" (Rose 1980: 185).

"In the absence of funding programs in most provinces, municipal initiatives are shifting from the margin to the mainstream" (Pomeroy 1999: 8).

The irreversible trends to urbanization and to the concentration of poverty in some neighbourhoods have affected housing affordability and availability. As early as 1969, these trends and the desperate need for long-term urban planning had been identified (Lithwick and Coulthard 1993; Rose 1980). Now, there is an even more urgent need for co-ordinated planning by all levels of government in co-operation with civil society and commercial interests as a result of the deepening housing crisis of the 1990s (Pomeroy 1999; Skelton 1998). Regional and municipal governments have important responsibilities and authority for zoning land use and building codes that can significantly affect the availability of affordable land for housing and housing stock. But, urban authorities have limited taxation power or capacity to increase the income of people to pay for their shelter, or to build non-market housing (Moore Milroy and

Andrew 1988; Wekerle 1997). Yet, it is the local governments that are closest to the needs of people living on low income. It is at the local level where people experience the increase in visible and hidden homelessness. It is in the local situation that housing affordability and availability decreases, particularly as the federal government has cut funding and devolved most housing policy responsibilities to commercial, non-profit, provincial and local authorities. It is the local authorities who feel most affected by homelessness and the deep housing needs of their citizens. The International Union of Local Authorities has taken a stance in this debate in its *Worldwide Declaration on Women in Local Government*:

> Local government is in a unique position to contribute to the global struggle for gender equality and can have a great impact on the status of women and the status of gender equality around the world, in its capacities as the level of government closest to its citizens, as a service provider and as an employer (IULA 1998: 2, No. 10).

2. PROJECT OVERVIEW AND METHODOLOGY

Marge Reitsma-Street, Briskhai Lund and Josie Schofield

Chapter 1 ended its overview of women, poverty and housing policies with the argument that homelessness and substandard housing are most visible at a local level, and local authorities are seeking assistance in responding to the unmet housing needs of their citizens. Therefore, the focus of this project is on using action research to develop policy options for local institutions and governments. While there is an urgent need to press for more progressive housing policies at the federal and provincial levels, we have chosen to spotlight local institutions and policies because the federal withdrawal from the housing field and the devolution of social welfare responsibilities have opened up what Ron Melchers (1999) refers to as the provincial–local realignment with new opportunities and challenges. Our project represents a contribution to this challenge.

This chapter outlines the project's principles and methodology. It describes the research activities in three cities, and the processes of developing collaborative links, conducting a community assessment of housing needs and gaps with multiple, data-gathering methods, and formulating policy options in relation to Victoria as well as Regina and Saint John. We end with comments on the limitations to the project. Before presenting the method, brief comments on the premises and motivation for the project are made.

The three researchers who submitted the funding proposal to Status of Women Canada in December 1997 were, and are, concerned about the substandard housing situation of women living in poverty. We have all spent years working on projects to improve women's economic status, and each of us has a strong interest in policy-oriented action research that incorporates both academic resources and community assets. We decided to focus on the topic of housing through an appreciation of how central it is to the daily well-being of all women, whatever their economic status. As one participant put it: "It is possible to live without a paid job; it is not possible to live without a place to live."

Our interest in the topic of women and housing is motivated by the need to document low-income women's experiences of living in substandard accommodation and to help address the serious gaps in the supply of safe affordable housing in medium-sized Canadian cities. The authors of a recent review of Canadian women and housing concluded: "Dialogue and action may be the most effective way of addressing the issues surrounding women and housing—not research per se" (SPR Associates Inc. 1998: 30). We wish to contribute to the "dialogue and action" by articulating the experiences and housing concerns of women living in poverty and by collaborating with poor women, housing advocates and decision makers in the development of women-friendly housing policy options for medium-sized urban communities.

Local Policy-Oriented Action Research

The project used action research to develop policy options for local institutions and governments. Action research is a collaborative process of disciplined inquiry into problems of relationships, practices, policies and institutions for the purpose of change (Argyris et al. 1985; Reitsma-Street and Arnold 1994). While there are various action research approaches (Hart and Band 1995), common to all approaches are the goals of understanding reality and seeking to change it (Reinharz 1992; Karlsen 1991; Ristock and Pennell 1996).

Principles

Three principles informed the project's methodology from the outset. First, policy-oriented action research must involve the people affected, and they must have a say in determining how the research process evolves and what its results are. To observe this principle, we consulted first with women living in poverty and then with housing service providers and advocates who worked in close contact with women living in poverty. Subsequent to these consultations, our Action Research Team, enlarged by the inclusion of six knowledgeable and influential women from the Victoria area, invited decision makers to assist in the process of assessing housing needs and policy gaps. Informed by the perspectives of these three groups, as well as consultations with representatives from Regina and Saint John, and an analysis of policy documents and statistical data, the Action Research Team framed appropriate housing policy options geared to medium-sized cities.

Second, practical ideas and the energy to address women's housing concerns are more likely to emerge if one conducts research close to home in one's own community. As the bulk of Canadian research on women and housing has focussed on big cities, we decided to concentrate on local housing policy making in our home base of Victoria and in two other medium-sized Canadian cities, Regina and Saint John. Our tri-city action research project is designed to develop innovative urban housing policy options for women living in poverty for cities with fewer than 500,000 people.

Third, women living in poverty are not primarily victims, whether they are inadequately housed, visibly homeless or "couch surfing." Whatever their life circumstances, women, poor and non-poor, are engaged in searching for a home—a place of comfort, pride, privacy and work in a community of their choice. This search includes questioning the conventional housing option of single-family dwellings and demonstrating that there are other forms of housing, such as transition houses, supportive second-stage housing or women's co-operatives, where "women take charge of their own housing" (Wekerle 1997: 102).

The three principles helped to guide the specific character of the research activities. Although the following activities and chapters in this report are written sequentially, the linear sequence is deceptive as the work was more circular. The process can be better described as a series of permeable concentric circles with information and activities flowing from one circle into the others. Further, the research activities were informed by synchronous events and actions initiated outside the project. Information created by the action research activities affected and enhanced activities outside the project in the local communities.

Our work began with a small circle of people, information and ideas. Over time, the action research activities drew together more people, data and options into expanding circles of persons interested in housing, women and poverty, and committed to developing energy and ideas for new local options. The authorship, coherence and order of the subsequent chapters reflect the circular, collaborative, yet specific, nature of the various research activities. Some chapters are written by individual researchers; others by groups of researchers. The Action Research Team compiled the final options chapter. As the potential audiences are diverse—both geographically and sectorally—the report is also designed to enable readers to pick chapters relevant to them. Hence, each chapter is relatively self-contained to be read singly or in an order preferred by the reader.

Building Action Research Links

To conduct action research, the project incorporated collaborative, participatory processes to understand housing needs and policy gaps and to develop the options. The intent is to stimulate interest, build links and generate the ideas needed to create specific action plans, and to form groups and organizations committed to implementing those plans (Reinharz 1992; Moore Milroy and Andrew 1988: 177). Although the project was initiated by researchers, and its deadlines and products were shaped by a funding contract for which the researchers were responsible, there were systematic efforts, first in Victoria and later in Regina and Saint John, to incorporate collaborative processes in research activities.

Developing the Action Research Team was a key activity used to promote collaborative participation. It was developed in three stages. In the first stage, the team was made up of only three people who became the research directors. They combined their academic and community strengths with a commitment to policy-oriented action research in order to submit a proposal for funding and to guide its execution. In the second stage, the team clarified the research activities following funding in May 1998. The Action Research Team now included Colleen Kasting, hired as a part-time research associate experienced in community development and also committed to action research. The team also benefited from links to Mabel Jean Rawlins-Brannan, Executive Co-ordinator of the Community Social Planning Council of Greater Victoria, which we contracted to provide administrative services.

In the third stage in the fall of 1998, the Action Research Team expanded again to include six more women selected to ensure a broader perspective, knowledge base and experiences to link the project through their positions of influence to housing decision makers in the Victoria and broader community. Susan Berlin, Pamela Charlesworth, Veronica Doyle, Allison Habkirk, Leni Hoover and Patti Verdone brought years of experience as policy makers, town planners, architects and housing advocates to the team. They agreed to the principles and goals of the project, to meet monthly and to engage in action research activities.

The initial team, and then the expanded one, reviewed the research activities. Together, the members designed and hosted the policy makers' February 1999 workshop to discuss housing gaps. They reviewed data from focus groups, policy documents and census data. In the fall of 1999, the Action Research Team designed, hosted and actively participated in three workshops to develop policy options, including one with representatives from Regina and Saint John. In an iterative process, it developed, refined, approved and authored the housing options presented in Chapter 7. Today, members of the Action Research Team continue to participate in actions to refine and implement the options.

The other key activity to promote collaborative relationships associated with action research was the careful processes used in Victoria, and later in Regina, to include women living in poverty, housing advocates and decision makers in focus groups and consultations to understand housing needs and policy gaps. Some of these same women joined in the policy options workshops. These processes are described in Chapter 3. To keep people informed and interested in the project, over 150 short updates were mailed in December 1998, June 1999 and June 2000. As discussed in Chapter 6, activities that happened independent, but concurrent to those sponsored by this project, as well as other activities inspired by the project's research tasks, also helped to link people together in their efforts to foster progressive local, provincial and federal housing policy changes.

Assessing Housing Needs and Policy Gaps Using Multiple Methods

This policy-oriented action research project on low-income women and housing was guided by a community-based needs assessment design to sketch the context, scope and meaning of the housing concerns of women living on low income (Reinharz 1992: 16; Ristock and Pennell 1996). Multiple methods helped to conduct a comprehensive community-based needs assessment of experiences, needs, concerns and policy gaps. Although funding permitted more elaborate use in Victoria, both Regina and Saint John adapted aspects of each method.

Analysis of qualitative data from focus groups and other consultations

Focus groups and consultations were used to identify the housing needs and policy gaps according to three groups of participants: women living in poverty, housing advocates and service providers, and decision makers. These methods were used extensively in Victoria, and the processes and major themes are presented in Chapter 3. One focus group was used in Regina to explore housing needs and interest in engaging in action research. Additional qualitative methods were incorporated into the group's supportive housing needs assessment that was funded just as this report was being written.

Gender analysis of policy documents

A gender-based analysis, or "gender lens," informed all the methods used in the project from the assessment of needs to the development of policy options (Status of Women Canada 1996; Ministry of Women's Equality 1997; Saskatchewan Women's Secretariat 1998). The gender lens approach to policy making helped to identify the issues, goals, consultation inputs and different options in each of the three cities.

The gender lens analysis was also used to explore the institutional context of local housing policies in six municipalities in the Greater Victoria region, and in the capital region as a whole. This gender analysis of municipal and regional policy documents is the focus of Chapter 4. Chapters 5 and 6 reveal that relevant policy documents were also reviewed by Regina as it developed its women and supportive housing action research project. Saint John has made analysis of policies and the development of new ones central to the third year of a project geared to women and poverty, which began late in 1999.

Analysis of poverty and housing affordability in 1996 Census data

Custom tabulations of 1996 Census data purchased by each city from the Canadian Council on Social Development's Urban Poverty Project and survey data in published reports were examined to provide an assessment of poverty and the extent of affordable, available housing.[3] A short glossary of key terms used in the census analysis, such as poverty rates and housing affordability, are defined in Appendix A. Results from the descriptive analysis of the statistical data are summarized in Chapter 5.

Developing Policy Options

Throughout the project, the Action Research Team emphasized the need to make the research useful by developing policy options and strategies for action. The initial process of imagining and debating policy options was informed by various sources including:

- discussion of housing needs and policy gaps summarized from the data gathered from women living in poverty, housing advocates and providers, and decision makers in the spring of 1999;
- published materials on different housing options; and
- the extensive experiences and expertise of the members of the Action Research Team.

The process of developing specific housing policy options for women living on low incomes was sharpened by options workshops in the fall of 1999 as well as consultations with those who could not attend the workshops. In the September workshop, the researchers presented information from the qualitative and quantitative data to the Action Research Team along with the first draft of an options paper for discussion. In the second larger October options workshop, the Action Research Team and representatives of women living in poverty, housing advocates, service providers and decision makers who had been previously consulted, met to review information and generate housing policy options. A third policy options workshop was held in November 1999 with the team, the contractor (the Community Council) and representatives from Regina and Saint John. Another draft of the policy options was discussed, and more options presented. The policy options were revised and refined by members of the Action Research Team with the final version approved for Chapter 7 in this report. Although the options were developed with more participation by the Greater Victoria community, the input from representatives of the other two cities and reading the related literature helped to promote the relevance of options to other cities.

The Tri-City Design

When the project began, it was not known whether there would be any interest and capacity to engage in a project on urban housing options for women living in poverty. Was it possible to act as a catalyst for research and action in other cities? If women living in poverty experienced housing needs in other medium-sized cities, what processes would help to initiate community-based needs assessment on housing gaps in order to develop policy options that made sense in those communities? If an interest and capacity could be developed, what would be the focus in other cities?

The Victoria team pursued these questions of relevance in the context of the policy-oriented action research methodology subject to the constraints of limited funds and time for travel and data collection activities elsewhere. Moreover, as action research is designed through collaborative processes, it was not expected that other cities would replicate the specific focus and methods used in Victoria. Rather, it was expected that, if there was a common interest in developing housing options helpful to women living in poverty in their community, each city would develop its own focus and processes.

Regina and Saint John were chosen because they were different than Victoria, with lower rents and land costs, distinct histories, a different cultural mix of people and located in different parts of Canada. These three cities were also picked for their commonalities. They were medium-sized urban centres, with 123,650 living in the Saint John Census Metropolitan Area (CMA) in the 1996 Census, 177,635 in the Regina CMA and 294,375 in the Victoria CMA. The three cities had all joined in the Canadian Council on Social Development's Urban Poverty Project and, thus, there was some common data from the 1996 Census on income and poverty rates by sex and information on core housing needs. Further, there were two national events in which the partners of the Urban Poverty in Canada study participated, one in Regina in October 1998 and the other in Montréal in 1999. These events facilitated low-cost personal meetings. The other commonality was that there were people and networks in Victoria, Regina and Saint John interested and experienced in working with women and poverty.

Regina

Following phone calls and personal meetings between Victoria and Regina researchers, a group formed in Regina, facilitated by the work of Gloria Geller, Professor in the Faculty of Social Work in Regina, Louise Burns-Murray, Director of the YWCA, and a representative of the provincial Women's Secretariat. They met to explore if housing for women was a concern and to discuss an appropriate focus. By December 1998, they agreed there was a pressing concern, especially the special housing needs of women challenged by poverty, mental illness, addictions and sex trade work. The Regina group conducted and funded its own focus group on unmet housing needs of women, with modest contributions from Victoria. By the end of 1999, Regina had found several small grants to conduct a full needs assessment of supportive housing needs of women with mental health concerns. Their research also adopted a policy-oriented action research methodology, developed in consultation with a group it had formed and named the Research Advisory Committee. Other activities regarding affordable housing are being explored, especially the rapid loss of affordable housing due to actions of Boardwalk Equities, a Calgary-based company that is buying low-cost private and social housing, refurbishing the units and renting them at higher prices.

Saint John

There is considerable concern in Saint John about women's poverty. This translates into research and community activities regarding poverty, some sponsored by the Status of Women Canada project through the Urban Core Support Network in the Women in Poverty Project. A focus on women and housing was discussed in calls with Victoria and Regina contacts, and a joint paper on poverty initiatives was prepared by Cathy Wright, Executive Director of the Human Development Council and Marge Reitsma-Street for the Social Welfare Policy Conference in Montréal in June 1999. Since then, some Victoria funds were used to help Cathy Wright pull together information on housing policies, women and poverty for the tri-city meeting in November 1999.

By November 1999, the third year of Status of Women Canada funding had been approved. The Urban Core Support Network in Saint John is now working toward changes in four government policies all of which affect the capacity of women to afford adequate housing: household income, wage exemptions, transitional support for multiply challenged women and housing for single women.

Representatives of each of the cities wrote Chapter 5. In it, poverty rates and housing needs in the three cities are compared using 1996 Census data. We conclude that housing is a pressing concern for most women living on low incomes. Specific concerns of Victoria, Regina and Saint John are also reviewed. In Chapter 6, Colleen Kasting describes activities in the three cities that build the links, ideas and pressure for change. Some of the housing policy options presented in Chapter 7 are common to the three cities, especially those geared to increasing the income and capacity of women to pay for housing and those maintaining the existing stock of affordable homes. One finding, however, is that housing options have to be developed within the institutional and policy framework context of each community and be relevant to the capacity of people willing to push for change.

Limitations of the Project

Despite careful attention to collaborative, participatory processes, the project was limited by the short time frame of 18 months, the minimal funds for travel and project activities, and contractual obligations inhibiting full participation of all those associated with the project in Victoria, and the partial replication of the project in Regina and Saint John. The voluntary contributions of time by researchers and members of the Victoria Action Research Team, and those associated with the emerging action research groups in Regina and Saint John, made a high degree of collaborative and participatory involvement possible. While some gave their time, others donated in-kind contributions. This point has implications for funding if the project's processes and activities are to be applied in other settings.

Action research has an inherent tension between the desire for immediate action and the need for credible research to inform action. This project was no exception. How the tension played out was shaped by the decision to give priority to the research activities according to the contractual obligations. For example, the researchers felt pressured by time to hire a research associate and to begin collecting data before inviting community members to join the Action Research Team. Almost all the funding was committed to finance research activities that were conducted in participatory ways, so specific action activities had to be financed through volunteer or other funds, or left until later. Thus, the collaborative participation, especially of Victoria's Action Research Team and the fledging teams in Regina and Saint John helped to build interest, energy, relationships and policy options. But the project ended before policy options could be taken on by the particular groups committed to their implementation.

There are several specific limitations. We could not include homeless women in our consultations, and their voices, unfortunately, do not inform the policy options. Insufficient resources prevented a more extensive examination of the provincial policies that shape the housing realities of women living on a low income in the three cities.

The census data have limits. Statistics Canada randomly rounds off numbers in cells with small figures and suppresses cell counts when there is concern for the quality of the data or threats to confidentiality. Income data, for instance, is suppressed in enumeration areas with fewer than 250 people. Hence, the totals in one table may not agree with the totals in another table in this report, or with similar tables in other published reports.

The most serious limitation is the conservative nature of the census. This has more impact on under-representing poor people and their difficulties in paying for appropriate housing. Although every effort is made to count all persons living in Canada, there are certain groups that are under-represented. This includes First Nations peoples, homeless people, women moving from friend to friend, those living in hard-to-find illegal suites and apartments in the bigger cities, recent immigrants and "unattached" single people temporarily residing in jails, hospitals or other congregate institutions. These under-represented people are also more likely to be poor and, thus, the estimates on poverty and housing needs in this report are conservative. Although Statistics Canada estimates it misses 3.95 percent of a population, more poor than non-poor are missed. The actual poverty numbers and rates would be higher if everyone had been counted. The extent of under-counting those women and men below the poverty line or in core housing need, and the implications of under-counting are not clearly known. It is clear that the information in this report is a conservative representation of the housing needs of women living on low incomes.

3. VICTORIA PERSPECTIVES ON HOUSING NEEDS AND POLICY GAPS

Brishkai Lund

This chapter focusses on Victoria perspectives on housing needs and policy gaps, and is based on qualitative research. As Chapter 2 indicates, the first segment of qualitative research in the project focussed on the local situation. The following pages present the participant-selection and information-gathering processes along with the key themes. The discussion in this chapter is informed by consultations and discussions with 96 participants regarding housing needs and policy gaps affecting low-income women living in the Greater Victoria area. The themes emerging from consultations with these groups are:

- perceptions of gender as a factor in housing needs and women's poverty;
- access to affordable housing restricted by poverty;
- quality of housing;
- discrimination in housing; and
- the housing situation can be better: visions for change.

Whose Perspectives Are Included?

The perspectives in this chapter include those of the three research directors, who proposed the project in December 1997, and the research associate hired in June 1998. In October 1998, the four-member Action Research Team was enlarged by six other women who brought varied perspectives, experiences and knowledge on the issue of housing in relation to women's poverty. In addition to the 10-member Action Research Team, other participants contributing to the qualitative data included 19 low-income women—all renters in the private market and in social housing.[4] As well, 23 housing service providers and advocates and 44 housing decision makers in the public and private sectors and those in positions to influence housing policy participated in the project.

Before moving to the discussion of the perspectives, it is important to point out that the methods proposed to obtain qualitative data via focus groups were designed to strengthen the link between the "research" and "action" components of the project. The perspectives of low-income women in the identification of housing needs and policy gaps were included from the outset for two reasons:

- to ground the description of housing needs in the reality of low-income women's experiences; and
- to ensure that low-income women would participate in the process of developing policy options that would improve their housing situations.

Without their initial involvement in the needs assessment, it would have been difficult to imagine how they would participate in developing the policy options.

Another reason for beginning the consultation with low-income women is related to how I perceive the possibility of action emanating from this research project through my work in adult education. In my experience, the key principle in identifying needs and gaps is to begin with the experiences of those affected by the situation. In this case, it is the effects of poverty on the ability to live in a decent place as experienced, understood and expressed by the low-income women (Freire 1970, 1973 and 1985). Therefore, their voices must be the primary focus of this chapter.

As well, as a feminist engaged in adult education, I must explain how I understand my role in this action research process. My definition of feminism is fairly simple and action-oriented; it is one that enables me to work with a variety of feminists through educational processes. I define my experience of feminism as the recognition that throughout history and in most societies, women have been disadvantaged economically, intellectually, socially and politically. This recognition, for me, implies action related to my work. I am committed to taking action with other feminists, women and men, to ensure that women are no longer disadvantaged.

Overall, this project's methodology has been guided by considerations associated with participatory action research, summarized in *Assessing the Impact of Social Policy on Women's Health* (Cooper Institute 1999: 6) which states: "Participatory research shares ownership of knowledge with those providing information.... One of its goals is to support the people affected by the research problem in determining how they will use knowledge from the research." As an agent of adult education working in the institutional context of a university with the practical limitations of resources and time available to me, I can best be engaged as a catalyst (Hugo 1990; Tidsell 1993; Sloane-Seale 1999).

In this project, given its resource constraints, my initial role was to find appropriate ways of involving women needing better housing, in a process of communication and education, so they would articulate their needs and perceptions, and express their views to others concerned about the housing issues faced by low-income people. In the first stage of data gathering, they were the essential information resources for all those who subsequently participated in the project. We learned, and are learning, from them about housing needs as an issue affecting women's lives. As our work proceeded, I also took on additional responsibilities for designing a process to gather qualitative data from two other groups of participants included in the project. For me, the next step coming out of the action research process is to devise, in collaboration with the participants, educational methods (e.g., peer education and public awareness programs) to assist low-income women in initiating actions to improve their housing situations and, therefore, their lives.

To broaden our sources, we also obtained information from 23 women who work in the Greater Victoria area as housing providers in non-profit housing societies or as housing advocates. For simplicity's sake, I refer to them as "housing providers and advocates." They met in two focus groups, each group discussing the housing needs of older and younger women, respectively.

Given that the focus of the project is to explore the development of "innovative housing options," we also wanted to include the perspectives of housing decision makers regarding the issue of housing needs and policy gaps affecting low-income women. Our 10-member Action Research Team then suggested people in positions of power and influence who should be consulted. Since the number of people suggested was too large to be accommodated in a focus group, we decided to hold a focussed research discussion and invited 62 people. On February 3, 1999, 51 people (42 decision makers and nine members of the Action Research Team) attended a two-hour discussion on housing needs and policy gaps in the Greater Victoria area. An analysis of comments from this discussion is included in this chapter. In addition, we conducted separate interviews with a few key informants who were not able to attend the sessions.

Selection Process and Participants' Backgrounds

Group I: 18 Low-Income Women Who Rent

In order to select low-income women to participate in defining housing and describing housing needs and policy gaps, we contacted community organizations and service agencies engaged in the provision of a variety of services to them. Selection criteria for participants included representation of the demographic profile of residents in the Greater Victoria area, taking into consideration such factors as age, marital status, income, care-giving responsibilities, identification with equity groups, geographic locations, type and cost of current housing.

Low-income women who rent participated in two ways. In August 1998, two separate discussion groups with three older women and five younger women living on low incomes were held. Two participants who did not speak English as a first language were asked if they required an interpreter, but they declined this service. Participants were given a full description of the project and its purpose, and after reading and discussing the information about the project, they signed two original consent forms to participate in the project, also co-signed by one of the researchers. Each participant kept an original consent form.

After introductions and description of the project, each two-hour discussion began with a brainstorming exercise on definitions of housing (described in a subsequent section of this chapter). Several questions were asked to stimulate and focus the discussions.

- How would you describe the place where you are living?
- How did you find your place, and how long have you been there?
- What do you like or not like about your housing situation?
- What could make your housing situation better?
- What do you think about the kind of housing available to women?
- What should be done to improve housing that is available for women living on low incomes?
- What should be done to improve housing for women living on low incomes?
- If you won a lottery, what would you do to change your housing and housing for women living on low incomes?

In June 1999, themes emerging from these discussion groups, along with the women's definitions of housing, were discussed and validated by another group of 10 low-income women who were demographically similar to the first groups. This "reality check" discussion was organized, conducted and summarized by Leni Hoover and Colleen Kasting, two members of the Action Research Team. The 10 women also completed the survey form, giving background information about themselves, their income and their current housing. This group confirmed the definitions of housing produced by the first groups of low-income women.

Group II: Housing Providers and Advocates

The 23 housing providers and advocates were also selected through community-based service agencies, which chose a representative to attend one of two focus groups, discussing the needs of older and younger women, respectively. They represented the following types of agencies.

- Non-profit societies provide housing facilities for short-, medium- and long-term periods. Short-term shelters are facilities that provide housing for 30 days or less (e.g., the three transition houses in the region, the women's emergency shelter). Under long-term accommodation we included the type of housing provided by the YWCA residence.

- Social housing providers include B.C. Housing, Pacifica Housing, Capital Region Housing Corporation and M'Akola, a society providing housing for First Nations women.

- Housing advocates are people who support low-cost housing options and question policy (e.g., Together Against Poverty Society).

- Non-profit organizations provide information and referral services, counselling and interpretation services (e.g., Intercultural Association of Greater Victoria, the Native Friendship Centre, Blanshard Community Centre).

Both focus groups with housing providers and advocates began with a look at the notes on definitions of housing produced by the discussion groups conducted earlier with the older and younger women living on low incomes. Then, each focus group engaged in a brainstorming exercise and added to the definition of housing offered by the low-income women.

The 23 focus group participants were well informed about, and in close contact with, low-income women. They also provided qualitative information to the project by considering the same questions as those used to initiate discussion with the 18 low-income women. The focus groups were taped and transcribed. The content of these transcripts further amplifies the discussion of themes on housing needs and policy gaps from the perspective of housing providers and advocates.

Group III: Decision Makers

The third group addressing the issue of housing needs and policy gaps were decision makers. These people are in positions of influence and, therefore, may have an impact on housing policies. The 42 participants in this group were both women and men (33 women and nine men) and were selected if they met two of the following criteria:

- knowledgeable about, and experienced with, housing issues;

- interested in women's issues or poverty issues; or
- holding a position in a sphere of influence either as an elected municipal official, appointed to a senior position within various levels of government and housing agencies, in a leadership position in a non-profit organization, engaged in the housing industry or working as a consultant on urban planning.

All the individuals suggested by the Action Research Team who met the criteria were included in the invitation list to participate in a "focussed research discussion." This term was suggested by one of the research directors, Marge Reitsma-Street. However, the 51 participants (including nine members of the Action Research Team) who attended the two-hour discussion referred to it mostly as a "workshop." Regardless of terminology, the session consisted of five roundtable discussions and focussed on the participants' views on housing needs and gaps in policies, programs and services for older and younger women living on low incomes. Statistical data on low-income cut-offs (LICOs) and definitions of housing compiled from the first two groups served as a backdrop to this discussion. In a plenary session, each table reported a summary of its discussion. Two members of the Action Research Team were assigned to each table to facilitate the discussion and to take notes. The session was not taped; subsequently, members of the Action Research Team met to share their notes and glean themes emerging from each table. This session's information, when relevant to housing needs and policy gaps, is also included under the discussion of themes.

Housing Definitions

Terminology

At the start of the consultation process, we struggled with definitions of housing. How can we focus a lively discussion on a topic that relies on a bookish term like "housing"? As much as "house" or "apartment" is an easily understood and frequently used term, signifying something we know and can see, touch and smell, even hear, "housing" as a term seemed more of an abstraction and definitely not an everyday word. For this reason, we were concerned about the appropriateness of definitions we might find in the housing literature to use in our conversations with low-income women, especially, if the group included people from different cultures and people not at ease with English. We thought of using more familiar terms, such as place, home, apartment, house, space and so on. But each term seemed to raise other issues. Fortunately, Colleen Kasting, the project's research associate, thought of the ingenious idea of allowing each group at the beginning of the session to define "housing" in a brainstorming exercise.

So, we asked the low-income women in the first discussion groups to define "housing" with opening questions such as: "When you think about housing what comes to mind?" We clarified the question further by asking such questions as: "How do you see housing or define housing?" In the brainstorming session that followed, we recorded on a flip chart all the words and phrases the participants used to describe what was essential to their concept of housing. During the "reality check," the 10 new women with similar socio-economic backgrounds reviewed and agreed with the lists produced by the first groups. Later, with a minimum addition of verbs, I put the list of words and phrases from each group into sentences to produce the following paraphrased definitions of housing. The members of our Action Research Team reviewed them to ensure that the paraphrases reflected the brainstorming lists accurately. The paraphrase of each group's list yields the following definitions.

Older women who rent defined housing as:

> *Housing is accommodation, shelter, a safe place with enough space to live in and room for kids. When thinking of housing, one thinks of comfort, quiet, cleanliness, a place to prepare food, do my laundry, a place to work. The place should be nice, nice to come into—warm, bright, aesthetically pleasing, somewhere to have company and feel pride. Cost is important; so is privacy.*

Younger women who rent defined housing as:

> *Housing means shelter, a safe place. Housing represents who you are. It should be personal and private where you can feel free to turn music on. It should be clean, bright, sunny, close to transportation, grocery stores, the ocean and schools. Housing has to be child-friendly, a dependable place where you can raise your family in a community and good neighbours. It should provide enough affordable space that gives you stability.*

We took the two brainstorming lists of "definitions" of housing to the focus groups with housing providers and advocates, each focussing on the housing needs and policy gaps affecting these women. The housing providers and advocates then did their own brainstorming session, adding to the existing lists. Paraphrases of their lists provide the following definitions.

Housing providers and advocates defined housing needs of older women as:

> *Older women need independence within a facility or a group home. For older women, security, permanence, continuity and affordability are all important. Housing should be within walking distance to facilities and a bus stop and convenient, so people can get out at night. A sense of community within the building is important. The environment needs to be appropriate and flexible to meet different needs. Housing facility management should be socially responsible and understanding. Aesthetics are important, for example a yard, a deck. They should be allowed to have pets.*

Housing providers and advocates defined housing needs of younger women as:

> *Younger women's housing should give them security of tenure, ability to age in their place. They should have the freedom to use their own space the way they want. Autonomy, privacy and the ability to choose roommates are all important. Housing should be culturally sensitive, allow room for the extended family. Housing management should be accountable to the tenants; there should be an impartial mediator to resolve problems among tenants confidentially. Younger women's housing should have access to outdoors and greenery; they should be allowed pets. Younger women should not be discriminated against because of their family status.*

All the paraphrases of the brainstorming lists from the above four groups form telling definitions, because they predict the themes that emerged from the discussions with the groups. What the participants described as housing needs revealed a discrepancy between what they defined as essential components of housing and the housing realities facing women renters living in poverty.

Discussion of Themes

The themes emerging from this project are not novel. Other researchers have documented and discussed similar housing needs to those identified by our project. For example, Burnside et al. (1996: 34) point out that length of tenure is also related to affordability: "It is an important component of housing stability and, as mentioned above, single parents are particularly prone to having to move frequently."

The perspectives and experiences of the 18 women renters living on low incomes reinforce findings by other researchers as well. A 1995 study by the Victoria Status of Women Action Group (Gropp 1995: 14) focussing on the needs of older women states: "A home is far more than just a source of shelter. It represents to many a place of comfort, security, control, autonomy and independence."

Changing housing needs because of altered circumstances as articulated by our participants, are also reflected in the section of a CMHC report (1999: 67-68) devoted to British Columbia. "Housing needs change for a variety of reasons: increasing age, physical disability, economic circumstances, technological innovation, lifestyle and cultural preferences, family size and composition; care of the young, old, and infirm."Another report, based on research conducted in the Greater Victoria area, records low-cost housing as a priority need of women (NOW 1992: 30).

Experiences of discrimination discussed by both the low-income women and housing service providers and advocates in our project confirm Novac's observation (1996: 29): "A Montréal study of women's experiences of discrimination in rental housing found that 40 per cent of the respondents believed they had experienced direct discrimination, and up to 56 per cent believed that they had been subject to indirect or subtle forms of discrimination."

Further, the themes emerging from discussions of housing needs with the participants in this project confirm the principal housing themes identified by the CMHC Research Report (SPR Associates Inc. 1998: 14-19, 22-26) which are:

- housing choice (affordability, access and supply);
- housing stability/security of tenure;
- discrimination in housing;
- participation and influence over housing environment;
- sense of community and support networks;
- location of housing;
- quality of housing and maintenance;
- women working in the home;
- homelessness/emergency shelters; and
- violence against women.

While the 10-member Action Research Team would agree with the themes listed below, each member would discuss them differently. The discussion of the themes here is based on my interpretation and analysis of the qualitative data from consultations with the participants in the project:

- perceptions of gender as a factor in housing needs and women's poverty;
- poverty restricts access to affordable housing;
- quality of housing;
- discrimination in housing; and
- the housing situation can be better: visions for change.

Perceptions of Gender as a Factor in Housing Needs and Women's Poverty

The 18 low-income women participating in the discussion groups understood why the project focussed on women's housing. Their analysis of housing problems, while sympathetic to low-income men, explained their housing experiences in terms of their analysis of the economics of gender underlying their housing problems. Roberta, a young, recently married woman said:

> *Well, I think there's a major flux. I mean, marriages aren't lasting. We have a lot of divorced people. We have a lot of kids being shuffled back and forth. I mean, it's just the way the community and society is working, and there's a lot more single parents. The housing is not just keeping up with the demand at all.*

Roberta pointed to society's lack of ability to create a supply of housing given the demand by lone parents whom she infers are primarily poor women. Betina, a lone parent in her early forties, suggested poverty may be the cause of marriage breakdown. She explained women's difficulty in finding housing in relation to their income and marital status.

> *I think if marriages aren't working, a lot of the reason is poverty—money issues and stuff like that. So you're already starting out with the built-in problem of what's creating this need for housing to begin with. Then along with that, it's not the professional women who can't live with their professional husbands anymore, it's people who already have money issues looking for housing, and it's extremely expensive. Yes, sometimes there are poverty issues before, so you're not always having women who are disadvantaged and men who are keeping the big piece of the pie, although that is a problem. But I think poverty is an issue before the housing, and one kind of breeds the other.* ***If you're not poor before you start looking for housing as a lone parent in Victoria, you're poor afterward*** [Emphasis added].

Susan, a single woman in her early fifties, living with her daughter (under 18) as co-tenants with two unrelated adults said:

> *For me, it's the lack of acknowledgment that motherhood's a job too. It took all these years to do it. I put so much time into it, and my kids are doing well. At the*

> *end of it you just face sort of a real empty, tiny.... There's no money, no pensions or no sort of acknowledgment that you worked all those years.*

Pauline in her mid-forties compared existing services available to women and their relationships with landlords with those of men in similar situations.

> *For me, if I was homeless and didn't have housing and wanted to go to one of those places, I think I might have more of a problem than a man. I really do. As a woman, I think we have different issues in housing, because a landlord would take more advantage of a woman than he would a man just because of who they are.*

The focus groups with housing providers and advocates supported these views and reinforced the message that the project's focus on women's housing needs was both valid and timely. A service provider working in a neighbourhood house analyzed the older women's desire to continue to help and accommodate their children in relation to their experience of motherhood as follows.

> *I think one of the things that really needs to be stressed here is that it's women. I mean, like I don't want to sound like a blazing feminist, but the bottom line is women. We haven't acknowledged the fact that they're mothers and that they have responsibility. Once a mother, always a mother, as my mother said. So I mean, it doesn't matter. When children need us, we're still there. We still have to be there. The man can go off and do whatever he wants. I've worked with single parent moms. We have to start acknowledging what women have contributed to this country, completely, and celebrating that. By celebrating that, then things will happen.*

However, some participants in the focussed research discussion with decision makers were less sure about the validity of a focus on low-income women's housing needs. For example, one of the participants apparently found the notion of differentiating between women's and men's housing needs very difficult to grasp. Also, some members of this group emphasized the need for specific and detailed statistics about the size of the market before establishing any housing option priorities.

The theme, perception of gender as a factor in low-income women's housing needs, is important, because those closest to the experience are convinced of its validity. Yet those in positions of power and influence may still need further evidence in order to focus their attention on the issue. Another reason this theme, clearly articulated by two groups of participants, needs to be emphasized is that it is a crucial underpinning for the next theme, affordability, which is a pivotal focus of this project.

Poverty Restricts Access to Affordable Housing

Pauline captures the essence of the dilemma about the issue of affordability in relation to income and in relation to quality of housing. Finding a bachelor apartment one likes for $490 per month in Victoria is in itself fairly good news. The bad news is when one's income is so low that after paying the rent, only $10 is left for all other living expenses. Even with only one mouth to feed, you don't have to be an economist to come to the conclusion that this amount is impossibly low for anyone. Pauline, an unattached woman in her mid-forties, described her housing problem related to affordability.

> *Currently I'm in a bachelor. I live close to the hospital, and my rent is $490. For the last four years I've been a student. I must have moved around seven times, and each time I was trying to find better accommodation—you know, like cost-wise, or trying to get closer to the institution so I could save on transportation. It was really tough to try and get accommodation that was suitable and affordable. I have just given my notice on this apartment, because the last two months I've been on income assistance. They give you $500 and my rent is $490, so I couldn't buy a lot of food with 10 bucks.*

The irony is that there aren't that many cheaper places available unless one qualifies for social housing. Poor single women under 65 find it exceedingly difficult to qualify for social housing because they are low on the priority lists of what is available. In order to save enough money to pay for food and other living expenses, one of their options is to find a slightly cheaper place in the rental market and juggle other expenses. Lack of affordable choices may lower the quality of older women's housing considerably. For example, it may mean moving "further away" from the urban centres and their amenities or sharing a place. Pauline at one point shared an apartment with her adult daughter, an experience which created difficulties in their relationship. For older women, sharing a small place with a friend or a relative is not an easy choice, because of their concern about the possibility of interpersonal friction. Sharing with strangers in similar economic circumstances may affect their need for privacy and decrease their sense of autonomy.

Betina, a lone parent with two young children who has a variable income of up to $2,000 per month has found housing that provides enough space for her family at below market price ($700 per month) through social housing. Though relatively satisfied with her current housing, she hopes for something better in the future.

> *I live in a three-bedroom townhouse. It's a public housing unit through Pacifica Housing. I actually don't have a lot of complaints about it, but it's not a place where I want to be forever.*

Therese, a lone parent with one small child, described the issue of affordability as follows.

> *Talking about affordable housing, I was looking around at other things, at public versus private housing, when I was moving down to Victoria last December. The amount of housing available out there in a range that is just way beyond being affordable is phenomenal. I couldn't get over the amount of substandard housing that people would put on the market—mostly going into things like basement suites. People buy these places, they can't afford the mortgage and then their basements, which were never intended to be lived in, are converted into something.*

Hawa, a refugee who came to Victoria recently, described her housing situation.

> *I'm renting an apartment with three kids. I have two bedrooms. It's kind of an old apartment, and it's actually clean inside. But I just need more space for the kids, because they're older now and they need more space. It's kind of hard but what can I do? I can't make any better choice, because I can't afford it. I'm on welfare now and I can't change anything.... I came to Canada about three years ago, and then I came here. I have sponsors here in Victoria, and my sponsors found the apartment for us—and they've done everything for us. I have been living there almost three years. I have to move on and find a bigger place.*

A bigger place through social housing may not be readily available, and the cost of finding a bigger place through market housing would be unaffordable for Hawa and her family.

Susan, the woman in her fifties with a daughter, who shared a house with two unrelated adults, was concerned about the future when her income will be further reduced.

> *Like as soon as my daughter turns 18, we'll lose $200 a month. Our income is just a little over $1,000, and we'll lose all the child tax benefits and everything like that. But she'll still be in school. And we're still in a crowded situation, and it's only going to get more crowded after that. It's already a sense of no family home, losing.... We hardly have any furniture.*

What would be a housing option for her when her income goes down? Her response was clear, her tone resigned.

> *Mostly just rooms for rent in other people's homes. I know there's bachelor places. One of my friends is living in a bachelor place, but I'm not sure what her rent is. It's mostly just rooms. If you're on a $500-a-month income, you can just afford a room some place.*

It is important to emphasize that Susan's inability to find housing is not due to a lack of vacancies. This observation is supported by one of the focus group participants who works in a community centre.

> *I live in an apartment, and on the whole fourth floor there's three suites. In the building, there are 12 suites altogether, and six of them are rented and six of them are empty. I mean, it's not a fancy place—like I can't afford fancy either—but I come home and think to myself I work with people that don't have any place to live, and I think this is so damn wrong, you know.*

There are not enough social housing units to meet the needs of all those whose low incomes qualify them for this housing option. A member of a self-help group, who thought a priority need for young women was "stability, and the ability to afford a place on your own," observed what became a refrain.

> *Rent is expensive in Victoria, particularly if you're on social assistance, and the waiting list for (social) housing is quite long. For B.C. Housing, I believe, it's about 1,500 to 1,800—I'm not sure about that, but it's quite long.*

A knowledgeable and experienced housing provider's estimate of waiting lists was much higher.

> *For family housing, I would say that the average is probably about **18 months, but it can be three years and right up to five**, depending on how great their need is. I mean, everybody has the need—that's not in dispute. But there's certain circumstances that can make your need greater. Everybody's scored according to need, based on the same criteria. There isn't a lot of room for like discretionary points and so forth. It's pretty specific* [emphasis added].

A possible summary on affordability was offered by a focus group participant who represented a shelter society in the Greater Victoria area.

> *I think there's two kinds of housing. Basically, there's market housing available, and if you've got the money, you can find what you need. If you don't have the money, then there's very specific government programs—for example, something that says: you can only have children, or you can't have children, or there's a support program, or there's counselling and you have to meet very specific criteria—you can only live there for a year. So if you don't have the money, what's out there is very circumscribed. There's not enough if you have a large family.*

The discussion with decision makers also gave prominence to affordability as a priority need. Some participants commented about housing problems related to the ability to purchase a home at market prices of $200,000 or more. Their comments imply an assumption about the meaning of "low income." Therefore, the need to provide further appropriate information, clarification and emphasis to this group about this item became evident. Otherwise, a lack of understanding of the definition of low income will remain a block to communication with some members of this group. In particular, this aspect of the discussion with the decision makers highlighted the need for meaningful and imaginative dialogue and the will and commitment for co-operation between the two solitudes: decision makers in the non-profit and for-profit housing sectors. If this thought is based on undue optimism, then the question must be raised about gaps in policies affecting housing affordability.

The list of gaps in policies related to the theme of affordability could be detailed and long. However, for brevity's sake, the main gap is that policies are lacking coherence, congruence and validity, because they seem to be based on this overly optimistic view that co-operation between the two dominant but philosophically divergent housing sectors will occur. The key policy gap in relation to affordability, then, is that policies affecting housing seem to work at cross purposes. On the one hand, provision of some subsidized housing or social housing seems to be informed by the need of those who cannot afford to pay rent at market prices for a decent place. On the other hand, housing policies generally seem to rely on the market's ability to create decent and affordable housing for low-income people.

A counsellor, working in a social service agency and a focus group participant, used words that shed considerable light on a policy gap in relation to affordability.

> *I would also like to come back to a few of the things I said earlier about housing subsidies versus subsidized housing and a points system where there is some control over rents in the private sector, because the prices they dare to ask are really out of line, especially in a city like Victoria. What was said earlier about well, the government can't be responsible for all that, the solutions have to come from the community.... But I think once a community grows over a certain size, it becomes impossible for an individual or a group to grasp the issues at hand. It's obvious that it's not working right now. Perhaps there aren't the resources within the community. I do believe that there is a responsibility for the government to make sure things don't get out of line and solutions are sought. I don't think it's too much interference from the government to take some control there to stimulate that process, because right now the solutions aren't there.*

The structural basis underpinning the gap in housing policies is explained by Wekerle's comments on the role of the market economy in the Canadian housing system. "The housing system forms an integral part of the dual welfare system which differentiates private benefits based on the market economy (i.e. employment) from direct subsidies through public programs directed at both housing construction and subsidies of low and moderate income households to reduce their housing costs" (Werkele 1997: 172). The emphasis that emerges from the perspectives in this chapter is the need for development of coherent policies at all levels of government to address current housing policy gaps as they relate to affordability in a comprehensive way. Otherwise, the theme of housing affordability will continue to recur in future just as it has in the past, as will the cause and corollary of the affordability theme: low-income women's lack of economic capacity to pay for decent housing in the market place.

Quality of Housing

As the remarks on affordability indicate, both low-income women who rent and housing providers and advocates who participated in this project see quality of housing as a function of affordability. From these discussions, two distinct dimensions of quality emerged: the physical aspect of housing and those aspects that transform a roof over one's head into a "home." Women living on low incomes mentioned a variety of physical aspects of the rental units they occupied which could be improved: small and poorly designed and maintained spaces, lack of lighting and noise insulation. Qualities that constitute a home were more prominent in the discussions. From the perspectives of the low-income renters, the housing providers and advocates these are:

- aesthetics;
- control over the use of one's space and over continuity of tenancy;
- a sense of community;
- safety;
- privacy and dignity as a resident; and
- access to appropriate supportive services.

These aspects of quality as well as the physical characteristics are discussed under two headings: social and private market housing.

Social housing

In general, women who lived in social housing found the physical aspects of their places acceptable. Carmen, a woman in her mid-forties and a recent immigrant from Africa, who lives in social housing with her four children (all under 18) described the quality of her place.

> *Before I say what displeases me or what I feel is not all right, I think I should say what's all right first. It has a very big garden outside—in front and at the back—and it's an ideal playground for families or mothers with very little kids, and that's very good. Then in any house, I always like a very big kitchen. The kitchen is not too big and it's not too small either, because they give the houses to you according to the size of your family. I live there with four of my children who are under 18. It has four bedrooms, and we pay $530 every month. But those bedrooms are very small...and the first impression we had when we came was as if we were being choked, because my children had never lived in that type of environment. The rooms are very small. When you put a bed in each, then there's little or no space left; there's just a space for you to move around. Then we have one toilet or washroom just upstairs, so that when visitors come, they go up to our bedroom site when they want to go the washroom, and that doesn't give room for privacy. It is small. We have to do our laundry outside the house in some other unit.*

For Carmen, the price, the location and the setting with a garden and a large playground are all positive aspects of her place. However, given the size of her family, the fact that she works at home, and the kind of space she enjoyed in her home country, she finds her current place too confining and dark. Among other negative aspects she noted, her place lacked an aesthetic quality.

> *Then there's the aesthetic part of it. That's another thing I don't like the low-income houses for.... Then the painting is just done anyhow. How do I explain it? The art of it is not there. There are some other houses that are bright. As somebody said, they want a house that's bright as you are coming in. You can imagine when there's winter, we are coming into a house that is dourly painted at the same time. So it doesn't give me pleasure to belong to such a place.*

But one of Carmen's main concerns is security.

> *Then there's a sliding door that opens onto the back, and in the night you see some people smoking within that big garden behind. That frightens me at times when I see that—because of my girls.*

Her other concern is that the stigma attached to low-income housing identifies her and offends her sense of dignity.

> *Can I say that it puts that low-income stigma on you as you go along, as you enter the house?... So that's about all. I would like a house that has no stigma for low-*

> *income.... When you see it, you won't just say that's a low-income area. In fairness to the government, they're trying their best to make everybody comfortable, but that stigma is what hurts me completely.*

Roberta, quoted earlier, also lives in social housing and is very positive about her current place: the location, the type of building, the unit she occupies and the community.

> *I live in B.C. Housing, full subsidy. When I moved to Victoria, first of all, I checked out the rents, and they were just outrageous. So I looked at every subsidized place—CRD, Pacifica, B.C. Housing—and I picked out the ones I liked the best for location, neighbourhoods, schools—I checked out all the schools. I only put down a few for each—say, I put down two for CRD, two for Pacifica and one for B.C. Housing. The only people that called me back within the time that I had—you know, I needed a place—was B.C. Housing. The place that I asked for I got. I actually got probably the best one of the whole complex. It is a smaller complex: only 20 units, very spaced. I wanted a private safe place, which was my ground when I was looking. I love it there. Most of my neighbours are awesome. There's a really good community. We have a community.... What do you call it? We have a president and a vice-president of our community association. We have parties for kids like back-to-school parties where we have races and stuff, and they get erasers and rulers for the winnings. We have Christmas parties. It's a really good place to live.*

But because of recent changes in her life, the birth of a second child and her recent marriage, she will have to move in the future. In addition to "uprooting" herself and her children, she is facing the problem of not finding a large enough place of the same quality in social housing and the dilemma of finding the economic resources to pay for a three-bedroom rental in the private market. So security of tenure in her current place or finding an equal measure of living-space quality in the future is a problem for her.

> *But recently.... I've been married now for about a year, and I have another child also. I have a two-bedroom place with a 14-year-old and a two-year-old now, who sleeps with me. In order for me to get into a three-bedroom, it doesn't look good. And my husband's income, he makes pretty well minimum wage. I work relief — it's good pay but it's only relief work. Between the two of us, we cannot afford a three-bedroom. We're very stuck at this point. We don't know exactly what we're going to do. But I think I'll just stick it out where I'm at for as long as I can, 'cause I've got a big yard. I've been living there for four and a half years, so my oldest son has got a lot of friends and is doing excellent in school. So I don't really want to uproot him at all. I refuse to uproot him from the community he's living in.*

Hawa, quoted earlier and a resident in social housing, finds that the best quality of her place is its affordability, reinforcing the point made earlier in this section. She is resigned to the fact that she will not be able to live in a "nice place." Her experience sheds light on a refugee's expectation about quality of housing.

> *My apartment isn't expensive. With what social services give me, I can pay for the apartment and for other bills. I don't really have any trouble with that. I don't know, it's just.... I know I can't afford a bigger place. I can't afford a nice place for me and my kids, because I don't have work, I can't make enough money for us. I just sense myself that it's okay, we can live like this, because I came from war and it wasn't good. Just to have to live like this, you can't afford anything better.*

A shortage of appropriate supportive housing for women and men with a disability is another policy gap. A participant in the focus group, a housing provider working with individuals with a physical disability, describes how inappropriate placement in extended care facilities affects the quality of housing. Inappropriate placement is isolating and alienating.

> *So you may have individuals in their forties or fifties who are perfectly alert in an environment where many extended care facilities now have a very high proportion of people who are cognitively impaired. You put a young person in there that needs the physical care—there's no doubt of that—but there isn't the social stimulation. If there are programs, they're geared to the geriatric folks that live there. So waiting lists are a very real problem in the Capital Region, I believe, and the group of people who tend to fall through the gaps is the younger adults who are physically disabled.... They are placed in geriatric facilities, and they do miss out on social situations, on activities they could do that match their ability and so on. So that is really a big part of the concerns that I would have for this group of folks.*

The same housing provider added an important need regarding quality of housing: the need for privacy in supportive housing facilities.

> *A simple point I didn't mention. With people requiring health care or a supported living situation, very simply they need a room of their own. Many of them have to share. They've already made so many compromises, and for a person's self-respect and their dignity and their own piece of the world, they should have a room of their own.*

Lack of supportive housing for women who have been victims of family violence means they face an important safety issue related to lack of long-term supportive housing for them. A worker in a transition house described the situation as follows.

> *Well, it always throws us into a bind when they [women leaving transitions houses] can't get into their suite when their time is up at the transition house. They've got 30 days and they can't get in for six weeks. So we have to provide extensions then, and that always runs down the line in terms of waiting lists. Or they end up living somewhere very uncertain for two weeks while they wait to get into their housing—that's if they can get housing. I think safety issues are probably the hugest thing we would face. What happens to those women if they can't get suitable housing and if they can't get it now? All those issues around*

> *personal safety, physical safety and heading right back into the [abusive] relationship again. Those are the biggest issues for us.*

Another focus group participant, a worker in a transition house, also emphasized a similar safety issue for older women from First Nations.

> *The First Nations women particularly. I mean, for older First Nations women there isn't a chance. There's not a chance. I don't think there's been one elderly First Nations woman that's come through the transition house that hasn't returned back to her abusive situation, because there just are no choices, particularly if she's coming off reserve. It's beyond even thinking of how she's going to manage. So it's impossible.*

Private market rentals

Rentals in the private market, if affordable, do not have the same level of positive physical aspects. Gloria, a young lone parent with one child described the place she found after a long search. She was about to give her notice because she could no longer afford a two-bedroom "claustrophobic" illegal basement suite.

> *Well, it's overpriced. It's nice to have a yard. I have a great landlady. I don't have control of the heat or anything like that. I need to move, which I am.... I'm giving my notice at the end of the month, because I just can't afford it anymore. That means going back to a one-bedroom.... The ceilings aren't legal. Well, I think 95 percent of all the suites in Victoria aren't legal. If they decided to change that, I'm sure there would be a housing crisis. But the ceilings are about—I know they're not the legal state—five or eight feet or something like that. They're not very high.... And I had to go in and paint. It's full of bugs and mice. It's in a terrible state, but I've done the best with it that I could.*

Other than its two bedrooms, access to a yard, and a "great landlady," it is difficult to praise its other positive qualities. Physically, the space needed maintenance, in spite of Gloria's efforts to make it livable. She has little control and its illegal status does not offer her security of tenure. Gloria, having seen many worse housing options in the market, seemed sorry that she would be leaving it. One of the options she mentioned she had considered was sharing a house.

However, lack of control over one's life, a sense of powerlessness and the negative effects on one's dignity can be exacerbated in shared housing situations. Susan, a woman in her fifties, who lived in a house with two other adults unrelated to her, gave a grim account of what she had to bear.

> *Like my room-mate's a real slob. He doesn't clean the bathtub...he sets his baby's bare bottom on the cutting board—like these totally gross things. He was washing all the diapers without rinsing them first at all, even washing the poopy ones with all the tea towels and stuff like that. It just drove me nuts. When I approached him to ask him not to do that anymore, he'd say things like: "Oh, do you have a*

> *problem with that? I don't have a problem with that. That's too bad." Like he totally wouldn't alter his behaviour, you know.*

Susan also commented on the inability of a tenant to ask for maintenance of the physical quality of housing.

> *I've always lived in places where the landlord says: "The rent's low. Don't ask us to fix anything up." So it's just been run-down to start with, and that's why the rent was low and it never got any better. So poverty's the big reason as far as I can see.*

Carmen, in the same discussion group, had an example from her own country that would address such negligence as described by Susan.

> *Where I come from—there is a...what do you call a rent tribunal? It's different from the normal court in that they sit immediately and talk and decide on the judgment. If you as a tenant go to complain to the rent tribunal, they just sit immediately and say: "Okay, the landlord is guilty. Go and fix that or you pay the tenant this amount."*

Susan knows other older women whose experiences in rooming houses expose them to an emotionally insecure milieu.

> *Oh, a lot of other people I know—two older women, whose kids have already left home—have moved into rooming houses where a lot of the people in there have mental illness. They're all forced to be relating to each other, and that ends up consuming their life: just dealing with room-mates or other people in the building. They can't afford their own bachelor place or anything like that. They're forced into sharing kitchens and bathrooms.*

A housing provider, and a participant in a focus group, emphasized the need for longer term shelters to offer safe accommodation.

> *I'm not sure but as far as I know the hostel I work in is the only place in Victoria that seems to provide locked, safe, longer term accommodation. I have 21 rooms—that's it. It's just not enough. I mean, it's nowhere near enough, right?*

Another participant in a focus group and also a housing provider raised a more poignant point about security and privacy in illegal secondary suites occupied by younger women.

> *I just want to say around legalization that the importance has a lot to do with safety and security, because a lot of times when young single women move into these suites either with kids or even just on their own, they're pretty much at the mercy of the landlord, especially because he lives right there. I mean, we've heard so many stories of these guys walking in on these girls when they're in the shower or getting ready for bed. The way the suite is set up, the owner or whoever*

> *is living in the rest of the house can just enter without any kind [of notice].... There's no security, and they have all kinds of reasons: "You can't lock this door because of fire or safety regulations." It's just dangerous, whereas in a legalized suite there's clear parameters around the tenant's privacy and so forth.*

The theme of quality also emerged from the discussion with the decision makers. They identified the following aspects of housing quality as priority needs:

- supportive services to meet special needs of women with mental illness or a disability, older women, women leaving abusive situations, combating substance addiction, and younger women seeking self-sufficiency and economic independence;
- safe environments;
- sense of community;
- health and safety standards;
- accessibility: closeness to schools, transportation, and shopping (groceries);
- security of tenure;
- control over housing; and
- appropriate housing options as women's lives and circumstances change.

Discussing the gap in policies in relation to the quality of housing for low-income women is problematic, because it cannot be separated easily from the gap in policies affecting affordability. The fundamental obstacle to a meaningful discussion of policies affecting quality in housing is the tacit understanding that poverty by definition entails lack of a measure of "quality" in poor people's life experiences. Therefore, one cannot raise the issue of quality of housing for low-income women without questioning this tacit understanding. To argue that aspects of quality mentioned in this section are housing needs, one has to put to rest a key ghost: the notion that money and only money can buy us anything of quality in life. The argument also has to answer a silent question: how can people who do not have money expect a measure of quality in their accommodation so as to achieve a sense of "home"? This question underlies the gap in policies regarding the quality of housing. So, while policies in relation to quality may regard housing and shelter as legitimate expectations by low-income women, they fall short of working toward their expectation to live in a place where they can be at "home" as people with money can. The crucial gap in policies is the lack of recognition that low-income women's housing must have essential qualities in order to enable them to have a place they can call home. That is why from the perspective of this project's participants, there is a gap in policies regarding the quality of housing, because a young woman's housing does not permit her to turn on her music and an old woman's shared room does not let her hang on to her dignity. The policies seem to accept the fact that since they both don't have much money, they cannot have access to "quality" such as autonomy and a sense of dignity in their housing.

Discrimination in Housing

The low-income women in this project identified age, marital status, lone parenting, low-income status and dependency on social assistance as the source of income as reasons for experiencing discrimination. The discussion groups included two First Nations women, one member of a visible minority who was also a recent immigrant and one recent refugee. None of the low-income women reported experiencing discrimination on the basis of race. The housing providers and advocates included additional reasons for discrimination such as being a member of a First Nation, a visible minority or belonging to a different culture. Their comments also implied discrimination against persons with a disability, those struggling with substance dependence, lack of English, lack of knowledge about tenants' rights and lack of information about what's available.

One woman in her mid-forties, who is also a member of a First Nation, identified her age as a source of discrimination.

> *I just feel that there isn't.... I'm an older woman; I'm 44. To me, there's no resources for women my age. You know, if you're a single parent and say that you need housing, usually there's some place to go—I mean, Native housing has a lot of townhouses for single parents and elders. I'm not old enough to be an elder, and I'm not a single parent anymore. Even with other B.C. Housing, it's all geared toward single parents.*

A focus group participant who worked in a transition house eloquently captured powerlessness and the social stigma attached to aging single women.

> *The powerlessness issue is the point I was going to make. Not only is it not celebrating women's contributions, but the fact is that—and this is a big unwritten social policy that's so insidious that it affects everyone of us every day—women that don't have a man in their lives.... That's how your worth is defined. For an older woman, if you don't have children and you don't have a man, you might as well evaporate.*

However, the lone parents in the discussion group with younger women gave detailed examples of how their family status exposed them to discrimination in housing as did their status as social welfare recipients. The conversation between Gloria and Therese, both young lone parents, serves as an example.

> Gloria: *Well, you know, the fact that if you're a single mother, you're usually on welfare. It's like people say: "Why aren't you working?" And if you're working, they say: "Why aren't you at home taking care of your kid?" You know, I think that whole isolation thing is pretty predominant in being a lone parent. Maybe you have other women who are going through the same thing, being a parent, but that's usually where it stops. It's not like you're able to be involved in those other things, because you've got a child. I mean, you are, but it's fighting through those stigmas to get to that stage, you know.*
>
> Therese: *It's a stereotype: a single mom on welfare doesn't have an education, doesn't have a job....*
>
> Gloria: *Milking the system, that whole thing.*

While Hawa, the refugee woman, did not specifically express experiencing discrimination, she recognized her lack of knowledge and her lack of ease with English as barriers, inhibiting her access to better housing and social services.

> *Yes, it's very hard if you can't speak English and you can't understand what people say. If you don't know anything about housing or things like what kinds of people can apply for housing, because I didn't know. If I'm on social services, maybe I can't apply. I'll go there and they will say: "You don't have work, you can't apply." I'm really scared, and I don't know it's just hard to go anywhere if you don't know what is going to be there.*

A provider of social housing participating in a focus group explained how the application process itself could pose a language barrier to people with limited English and to youth.

> *Well, there are government forms. What can I say? I mean, there just are. The applications themselves are individualistic in terms of the different societies that provide different kinds of housing. So they can be very simple or convoluted depending on the society. But when you get right down to being housed, then there's ongoing documentation. That brings in the whole aspect of the literacy issue too. Even people who speak English, how well can they read? Especially younger people. I mean, the statistics tell us that they don't read well. So how much do they understand about what they're committing themselves to?*

Hawa does not have the abilities or the support which Roberta, a woman who became a lone parent at a very young age, thought necessary to get through the "loopholes" and get the kind of housing one needs and wants. She described how 13 years ago her mother's assistance as well as her own assertiveness and persistence helped her to obtain the housing she needed.

> *I had to move to the city, and I got my mom to come with me. My mom would push for me, so I got in. I was 21, and I didn't know anything about low-income housing. My mom knew a lot about it, so she went down with me and filled out forms and helped me. She really persisted, so I got into this really nice low-income housing place. I think that's something I learned from my mom: to be persistent and get what you want. But I'm pretty sure that if I had gone by myself, I wouldn't know the questions to ask, what income...or what forms I should bring or what I should look for in housing or anything.*
>
> *When I came out here and looked for low-income housing, I was very assertive and let them know exactly what I wanted in a place, in the community, in the schools. I think that gave them an idea that I was a certain type of person that would be concerned about this and that.*
>
> *When I was younger, if I had tried to get into low-income housing on my own, I'd probably wouldn't have been able to get in. I wouldn't know how to, because I hadn't even finished my Grade 12 when I went back. I think I'd finished my Grade*

> *9 and then I moved to the city and went back to school. I see a lot of loopholes young single moms going through, especially for getting into low-income housing.*

Gloria, a young lone parent looking for housing in the private market, described the discrimination she faced because of being a "welfare mom."

> *Just recently, I've started calling, trying to find a place to live. And they ask: "Can you tell me a little bit about yourself?" After you do tell 'em a little bit about yourself, then the place isn't as available as it once was. And you can just... You know, the whole tone, everything, completely changes.*

A housing provider in one of the focus groups described the type of discrimination unmarried women in social housing experience.

> *Concerning women who live in housing, there is sometimes a problem when they get into exploring relationships. A lot of parents are single and if you try and live common law or even go more than 21 days of having somebody come over to your house at night, they consider it a common-law relationship and then both incomes are included in how much you pay. So in the initial stages of a relationship, I suppose it could be quite difficult to set one up, because it's either all or nothing and a lot of the people's partners aren't going to want that, you know. It puts restrictions on relationship building.*

The same participant also gave an account of how tenants with children in illegal suites are denied simple rights such as the children's right to play outside.

> *There's been cases where the owner of the building has actually told the woman not to let her children play outside so as not to give away the location of the suite. There's all sorts of abrogation of tenant rights. Many of the tenants I've spoken to don't realize that the Residential Tenancy Act protects them in an illegal suite. It doesn't protect their right to be in the suite but they have tenant rights. So there's a lot of unawareness—ignorance is a hard word—about rights.*

A member of a focus group working with immigrants and refugees described the barriers created by waiting lists and the lack of appropriate, supportive housing faced by a person with a disability.

> *I asked one of my co-workers who has a particular case. This person is a single woman and she's disabled. She's been on a waiting list for as long as she remembers—like it's been going on and on—and they put a lot of barriers to her. She cannot get any assistance or any help.*

A housing advocate participating in a focus group reinforced the barriers faced by persons with disabilities.

> *In terms of young people with disabilities—actually, this applies to anybody with disabilities—there are some units for disabled people in the public sector, but we*

> *all know that there aren't enough. That is one of the hardest issues to work with landlords on—you know, the duty to accommodate disabilities under the Human Rights Code—because it can be costly. They'd just rather turn away the disabled tenant.*

A number of focus group participants drew attention to the barriers young people face.

> Participant 1: *I think the stereotype is: "A young person is coming, that means parties all night, poor treatment of the property, raves, all that."*
>
> Participant 2: *"And they don't usually have any references." I came across that a few times.*
>
> Participant 3: *This is an age-discriminatory place. I mean, there are buildings you can't even get into unless you're a senior. That really just slaps youth in the face when they're barred from particular places.*
>
> Participant 4: *I know one of the difficulties for young people is that they often call us and say: "Well, you know, they're telling me they don't rent to young people. Is there anything I can do?" The difficulty is that the Human Rights Code definition of age is actually 19 to 65, so they're not covered by the act if they're under 19. So it's a policy/law reform kind of issue. I think the government thought they had dealt with that issue when they altered the act three years ago. Landlords used to use the excuse: "Oh, I can't sign a lease with you because you're under 19." There was some legal basis to that, until they made some legislative changes to the Residential Tenancy Act, which said that the Infants Act didn't apply, blah, blah, blah. It basically meant that if you were under 19, you could sign a lease, but they didn't change the Human Rights Code. So in fact even if people have the energy to enforce their rights under the Human Rights Code—which most people don't—they can't.*

In the focussed research discussion with the decision makers, the theme of discrimination was couched within the issue of various equity groups' access to housing. Only one roundtable articulated stigmatization because of low income and age.

The gap in policies in relation to discrimination is relatively easy to discuss. While anti-discrimination laws generally protect most groups identified in the consultations, the difficulty remains in seeking remedy which requires both knowledge of the law and the ability to begin the complaint process. Most low-income women lack the assertiveness and power to engage in such a process, especially, if their housing—so difficult to obtain—will be jeopardized. For women with multiple barriers, beginning a complaint process seems almost beyond the realm of possibility. So, the gap is more in programs or appropriate services that would enable low-income women to have access to redress and remedy when their rights are infringed upon. The policies and laws protecting them against discrimination in obtaining housing are further complicated because the crucial barrier they face, namely lack of financial resources, is not included in anti-discrimination legislation. In other words, low-income women cannot complain under these policies that lack of affordable housing is discriminatory.

The Housing Situation Can Be Better: Visions for Change

A significant theme emerging from the discussions is the focus on the future. All three groups—the low-income women, housing providers and advocates, and decision makers—had imaginative and constructive ideas about improving the housing situation to meet the needs of women living on low incomes. This is not to say that all comments, especially those from older unattached women were optimistic. However, even their concerns and hesitations about future prospects and their dream-like visions could inform public policy and have the potential to be translated into practical ideas. The participants' major ideas are presented below. Roberta, the young, recently married woman, currently living in social housing, said:

> *I have a dream. I would probably build almost like the place I live in actually, because it has lots of space, lots of room and it's organized quite well—the places are a good size. But I would put the rents up probably to low-income housing—like 30 percent of the income. I would take half of that rent and put it aside, so those people know that every part of their rent money goes into a savings account or something like that for them, so they can save their money and buy or go into co-ops to get them out on their own a bit more. You'll get a lot of people that really care then about where their money's going and what they're doing with it.*

Carmen, a lone parent and a recent immigrant to Canada said:

> *I went to a place somewhere on an island—I've forgotten the island's name—and we stayed in a house, and the woman said that she built that house by herself. She even physically took part in the building of the house. I see that building a house here is far easier than what we have in our old home, using blocks and other things. Here you can have prefab or something, and it's easier to build the house you want. So if there's a type of money they take from your salary right from the time you are young, by the time you are 40, you can afford to buy your land. The government gives you the land and says go and build. Is there any way that can happen?*

Betina, a single mother, living in social housing said:

> *If I could make a comment on something that's sort of related but not quite, one kind of housing I'd really be interested in getting into is co-op housing. But I'm really, really hampered, because I cannot cough up $2,000 or $3,000 for a share purchase right now. For me, personality-wise, that would suit me quite well because I could put up with their little in-politics and all the complaints I've heard about them—stuff that doesn't particularly bother me. I think there's enough co-op housing in B.C. that even if the federal government backs out, there will be a strong enough force to keep it. But it's just that humongous share purchase, plus....*

Betina, quoted earlier, had a vision about being in a community of lone parents who would work together for better housing and for a better life.

> *There's lots of single parents in Victoria. I think what I'd be looking for is more of a group or collective acknowledgment of it. So you can stand up and say well, I'm in this situation, and I got here because—or not even why I got here—but this is where I am and I want to progress forward. I want good housing, a decent job and good child care. That would be a start as acknowledgment. I think we need a lot bigger sense of community—either a bonding among people in the same position or sort of a solidarity-type of thing.*

A service provider working with immigrants and refugees challenged us and gave a bold suggestion based on her analysis of housing affordability in Canada.

> *I'm originally from a country about the size of Vancouver Island. We have 15 million people. If you talk about housing problems, we have them. But we've got solutions for them as well. And to come to Canada, a country with so much space, to a town like Victoria where there are listings and listings and listings of houses and flats available for rent in the private sector, with the abundance, you could just.... It took me two days to find an apartment in this town. It was so easy, it was almost ridiculous. The gap between that and the number of people on low incomes who cannot get into a house, I'm sorry to say Canadians should be ashamed.*
>
> *I think you should move from subsidized housing to housing subsidies. That's what we've got. You've got to move to a points system where landlords can't ask for more than this, and you do it by points: how many square metres; how many rooms; how many windows; how many leaks in the roof—points deducted; how big is the kitchen; how much storage space, etc. That's how it works in my country, and 15 million people in a very small space manage, but here you don't.*

A worker in a neighbourhood house and a member of the focus groups offered an innovative solution also discussed by the decision makers.

> *One of the things I would like to see possibly happening as far as policy across Canada is to have kind of an income tax through Revenue Canada. If you have rental property and take someone in that's a single mom or somebody like that and they can only afford $325, somehow on their income tax when they're making a claim for their own property, they get that portion that they have kind of given back to claim as their income tax donation to society—you know, something with that effect. It would encourage people to.... I know lots of single parents who would be fabulous tenants, because they have stability. If they get into a place that their kids are...and even older women or anyone just because they're of that ilk, because they're on income assistance, they often make excellent tenants. So if there was a policy in place right across the board....*

The housing policy options developed in this project reflect these visions. If adopted, they will be steps toward realizing aging with dignity. Here is Therese's version of that dream.

> *But when I'm older, I don't want to have to be on welfare, living in housing...for the rest of my life. I'm 20 now, so 20 years down the road I would like to have my own house and more children and a good-paying job and have a retirement thing happening in the bank—you know, like those are my kinds of goals I would like to live for. So for me personally, if I was 40 years old and still having to depend on other people, that would be a little....*

Therese's dream, to own a home in the next 20 years, is similar to other younger women's aspirations about their housing in the future. They consider home ownership the ideal solution to their housing problems, with co-operative housing as the bridge for achieving this goal. At the very least, they see that a co-operative housing arrangement would be possible for them. The older women, though, seem more resigned to the reality of continuing to live in rental accommodations. Their idea of desirable housing is to maintain their dignity in a clean and comfortable home. Whether these women's aspirations and the housing needs discussed here are addressed in current housing policies is the subject of the next chapter.

4. GENDER ANALYSIS OF MUNICIPAL AND REGIONAL POLICY DOCUMENTS

Josie Schofield

Introduction

Curiosity was our initial motivation for undertaking a gender analysis of policy documents. We wanted to find out whether or not the housing needs of low-income women (and, by extension, low-income men) were taken into account by the people who make local housing policies. We also viewed the analysis as a way of raising policy makers' awareness about the gender dimensions of their decisions concerning affordable housing. Hearing from nearly 100 participants about low-income women's housing needs and the policy gaps also prompted us to explore the role gender plays in deciding who gets affordable housing in Greater Victoria.

As far as we know, our gender analysis represents a novel attempt to apply a conceptual tool developed by the senior levels of government to municipal and regional housing policy documents. One major finding is that gender is conspicuous by its absence in the nine official policy documents related to affordable housing that are examined in this chapter. This finding is not too surprising when one considers that most small- and medium-sized Canadian cities do not have separate housing departments staffed by policy specialists. Instead, their housing policy documents are prepared and produced by staff in their planning departments, with input from councillors, independent consultants and the public. Urban planners—whether municipal employees or independent consultants—and elected civic officials seem to perceive their communities as gender-neutral spaces populated by generic people.

Another finding is that the analysis of municipal and regional policy documents reveals policy makers' perceptions of their communities and sheds light on their perceptions of feasible options (i.e., ones that are capable, at least in principle, of being implemented within their respective jurisdictions to promote affordable housing). This finding is relevant because activists seeking to influence local housing policies can use this knowledge to communicate and structure their demands in concepts and language familiar to policy makers.

Scope of Gender Analysis

Up until our project started, gender-based policy analysis had been used primarily by international agencies and by the senior levels of government within Canada, which formally adopted this conceptual tool in the 1990s for program development and policy-making purposes.[5] Our original intention was to undertake a gender analysis of selected policy documents produced by federal and provincial housing agencies as well as by municipal and regional jurisdictions. However, as the action research project evolved, it became clear that this goal was too ambitious, given the tight time lines and resource constraints. Consequently, we decided to restrict the scope of the gender analysis to policy documents produced by municipal and regional jurisdictions within the capital region of southern Vancouver Island. All the documents selected for analysis qualify as official documents in the sense that they have been approved by a public, decision-making body.

Even with this narrower scope, we faced the challenge of deciding which jurisdictions to focus on. The Capital Regional District contains several electoral areas and First Nations councils, as well as 13 municipalities that represent distinct rural, semi-rural and urban communities. Due to the complexity and diversity of the structure of local government, we decided to analyze the official community plans of six urban municipalities in the region, along with selected policy documents related to the ongoing regional growth strategy process initiated by the Capital Regional District. Before presenting the findings, brief profiles of the six municipalities are presented below.

Municipal Profiles

The six municipalities house the majority of the region's 339,643 residents.[6] Four of the municipalities make up the urban core sub-region with 220,765 residents. They are the districts of Oak Bay and Saanich, the Township of Esquimalt and the City of Victoria. The other two municipalities are located in the western communities sub-region, with 63,570 residents. They are the District of Langford and the City of Colwood, the sub-region's two most urbanized areas. For the benefit of readers unfamiliar with the geography of southern Vancouver Island, a map showing the location of the six urban areas within the capital region is included.

District of Langford (18,925)

Langford was incorporated as a district in 1992, emerging out of an unincorporated electoral area. It has experienced rapid growth in the 1990s, as it has more developable land than other areas in the region. The availability of more affordable homes has attracted young families. As a result, in the mid-1990s the dominant age groups were 5 to 19 and 25 to 44, and the housing stock consisted mainly of owner-occupied, single-family dwellings (Langford 1996: 2-4).

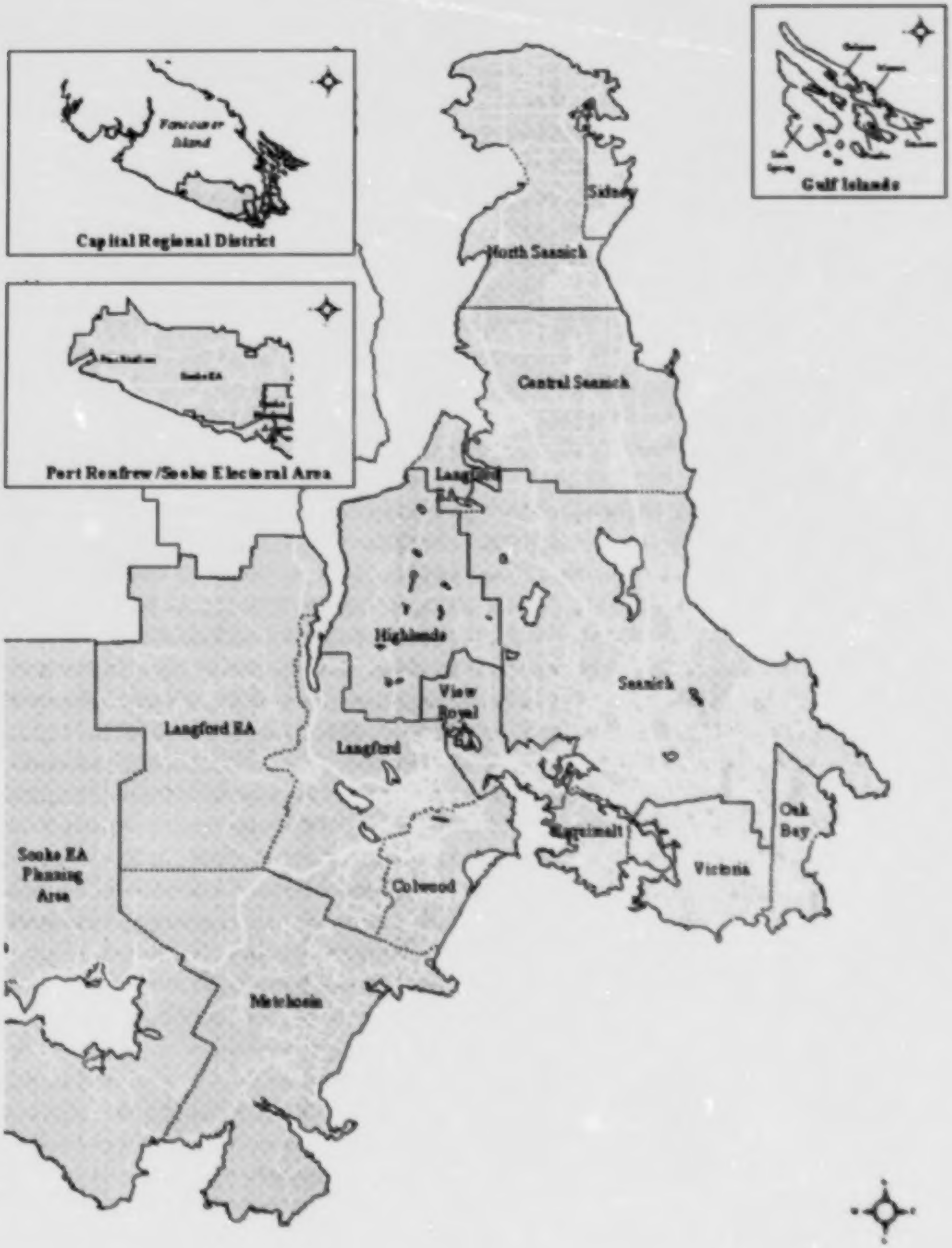
City of Colwood (14,601)

Colwood was an unincorporated electoral area until 1985 when it acquired the status of a city. The region's newest city is located about 10 kilometres west of downtown Victoria. The federal government owns 25 percent of its land base, including housing for Department of National Defence personnel at Belmont Park and three national historic sites (Fisgard Lighthouse, Fort Rodd Hill and Hatley Castle). Colwood is primarily a residential community, with commercial, institutional and open space areas. Before 1997, residential development was constrained by the lack of sanitary sewer systems. In the mid-1990s, its residents were younger and had a higher level of income than the 1991 averages for the region, and most of them lived in newer single-family, detached housing (Colwood 1997: 9-10).

Township of Esquimalt (16,987)

The Township of Esquimalt has existed since 1912. It is essentially a maritime community, with no point in the municipality being further than 1.6 kilometres from salt water. Its name means "place of shoaling waters" in the language of the original inhabitants, the Coast Salish people. Like Colwood, a significant portion of Esquimalt's land base, 29 percent, is owned by the federal government. Department of National Defence holdings include the naval base, which was established in 1865. Residential development of its own land base occurred in the late 1950s and during the 1970s, when numerous low-rise apartment buildings were constructed throughout the municipality. In the mid-1990s, the municipality had a lower percentage of owner-occupied homes (42.7 percent) than the region (62 percent), and a higher percentage of lone-parent families compared to the regional figure (Esquimalt 1996: 7-8).

Southern Vancouver Island


Capital Regional District
Vancouver Island
Port Renfrew/Sooke Electoral Area
Gulf Islands
Sidney
North Saanich
Central Saanich
Langford EA
Highlands
View Royal
Saanich
Langford EA
Langford
Esquimalt
Oak Bay
Victoria
Colwood
Sooke EA Planning Area
Metchosin

District of Oak Bay (18,603)

Oak Bay was incorporated as a district in 1906. Like Esquimalt, the municipality is adjacent to Victoria and visually dominated by the sea. However, its affluence sets it apart from these core communities and the region's other municipalities. Its residents are high-income earners, and the average prices for housing are about $100,000 higher than in the rest of the region. Its housing stock is predominantly single-family homes.

Oak Bay contains the Uplands, one of the most privileged neighbourhoods in Canada. According to Dr. Larry McCann, an urban historical geographer, its development at the turn of the century influenced suburban design throughout western Canada (e.g., British Properties, West Vancouver; Mount Royal, Calgary; Tuxedo Park, Winnipeg), as well as local and provincial town planning legislation. The by-law establishing the Uplands as a residential park consisting of single-family homes on large lots was enacted in 1910 and significantly revised in 1935. "It's a really powerful instrument," says McCann, "From the 1930s to the 1970s, Oak Bay's zoning was linked to house size, copying the Uplands, excluding shacks and small, lower value houses" (*Oak Bay News* 1999: 10).

District of Saanich (107,266)

Saanich was incorporated as a district in 1904. It is the largest municipality in the capital region, housing 32 percent of the region's population. Saanich is primarily a suburban–rural community. Within its urban containment area, there has been considerable residential development in the last 20 years. But "the land of the subdivision" is now virtually full, creating pressures to develop its agricultural land base. To develop the local economy, the municipality is supportive of home-based businesses, which comprise the majority of local enterprises. It also encourages neighbourhood-based initiatives promoting a healthy community, such as its Leisure Involvement for Everyone program, designed to provide equal access to recreational facilities.

City of Victoria (77,909)

Victoria was incorporated as a city in 1862. It is the provincial capital and the primary centre of business, retail activity, arts and culture, and tourism on Vancouver Island. Up until the late 1950s, the city's primary role was to supply land for family-oriented housing, consisting of mainly single-family dwellings. In the 1960s, a considerable supply of apartments was built. This process generated a decline in family housing and disrupted established neighbourhoods, prompting a review of zoning policies. Victoria now has a mix of single- and multi-family housing, both owned and rented. Renters comprise two thirds of households in Victoria, with a significant proportion living on low incomes. In the early 1990s, the supply of affordable rental accommodation in the capital city was affected by low vacancy rates, the demolition of affordable, older rental units and the conversion of rental stock into strata-titled condominiums (Victoria 1995, s. 5.2).

While smaller in scale than other cities, Victoria's downtown area qualifies as an inner-city neighbourhood, housing most of the region's poorest residents, including visibly homeless people. As a result, the city has been more proactive in its response to the problems of urban poverty than the other municipalities in the region. For example, it hired a social planner in the mid-1980s and recently established a community services department, with two planners among its staff of seven.

Analysis of Municipal Policy Documents

The absence of housing policy specialists in the six selected municipalities may well explain why a gender analysis of local housing policies has not been undertaken before now. Unlike the senior levels of government, policy making takes place in a relatively unstructured environment at the local level. Most B.C. municipalities with small- or medium-sized populations do not have separate housing departments staffed by policy specialists. Instead, their housing policy documents are prepared and produced by staff members of their planning departments and independent consultants. Like elected officials, urban planners tend to perceive their communities as "a gender-neutral space where planning for families and households is done as if these contained generic people" (Andrew et al. 1994: 13).

The official community plans (OCPs) of the six municipalities are selected for analysis because they constitute the major policy documents for housing policy making. Besides "setting out a framework to guide municipal decision-making, OCPs are required under the Municipal Act to include policies regarding affordable, rental and special needs housing, as well as goals and policies concerning residential land use and the form and character of housing to ensure a five-year supply" (CRHC 1998).

The analysis of the six OCPs is designed to find out the extent to which the shelter needs of low-income women and men are taken into account by urban local governments in the capital region. Each plan is evaluated from the following perspectives.

- Do the individual plans recognize the need to provide affordable housing for poor people?
- If so, which specific groups do they target as needing assistance?

This type of analysis, however, has its limitations because it cannot be easily replicated. As the regional planners who did a content analysis of 13 OCPs in the capital region point out, answering the questions posed "is inherently a process of interpretation. There is no standardized format for OCPs, and all are different in content, structure and in the use of terminology" (CRD 1997: 1).

Affordable Housing References in OCPs

The City of Victoria's OCP is the most explicit in terms of recognizing the need to provide affordable housing for low-income people. Victoria's is the only one of the six plans to describe its section on housing in terms of affordability. Chapter 5 of its plan is entitled "Toward an Affordable Housing Community," whereas comparable sections in the five other plans are labelled "Residential" (Colwood, Esquimalt, Langford, Saanich) and "Land Use Policies" (Oak Bay).

The Victoria Plan (1995, s. 5.3) also contains the most comprehensive definition of affordable housing: "Housing which costs (rent or mortgage plus taxes and including 10% down payment) 30% or less of a gross annual income. This housing must be within the affordability parameters of low and moderate income households, defined as those within the first two income quartiles for the City of Victoria." Using this benchmark, an estimated one third of households in the city had an affordability problem in 1993. This definition of 30 percent of gross household income is also used in the Saanich Plan (1993: 66) and the Esquimalt OCP (1996: 75). But the Colwood, Langford and Oak Bay plans do not define affordability.

As well, the 1995 Victoria Plan (1995, s. 5.1) is the only one to identify affordable housing as a key direction for the city to pursue over the next 25 years. "Affordable housing, including the need for development incentives, either specifically or as part of housing diversity, is seen as a priority." The Plan (s. 5.2) describes affordable housing as "a critical social issue," due to the high cost of market housing and the very low vacancy rate for affordable rental accommodation. To assist the production of affordable housing for both home owners and renters with low or moderate incomes, the Plan (ss. 5.4-5.5) proposes various policies for the city to pursue. These include:

- continuing the conversion of transient-to-permanent accommodation;
- adopting maintenance standards and by-laws to encourage upgrading;
- developing innovative housing strategies to encourage home ownership; and
- implementing a density bonusing policy, possibly with a housing reserve fund.

While lower in profile than Victoria's, other OCPs include affordable housing in their residential land use policies. The Esquimalt Plan (1996: 21) defines the issue in the following way: "The 'problem' of affordable housing in Esquimalt tends to originate not so much from a lack of dwelling units, but rather from the existence of dense clusters of poor quality housing." To improve the quality of multi-family housing and to provide more options, the plan proposes three policies:

- the use of density bonuses as incentives for needed affordable or special needs housing units;
- guidelines for design and placement to avoid creating "low-cost ghettos";
- upgrading of the current stock of "sub-standard, low-cost multi-family projects" via increased enforcement of a new maintenance of property by-law;
- encouragement of strata-title conversion; and
- consideration of parking or zoning variances or the use of density bonusing.

The Saanich Plan (1993: 21) refers to social concerns identified by the Healthy Saanich 2000 Committee that include reducing "irregularities" in access to housing. It also makes a commitment to: "Encourage innovations in housing form and the provision of affordable housing by using the regulatory system in a creative manner including the use of development permits and development variance permits and by creating new zones if appropriate." Langford's OCP (1996: 27) offers the incentive of a residential density bonus to encourage affordable social housing defined as "co-op [housing] or housing with rent/income controls provided by public or quasi-public agencies, which is further subject to a housing agreement between the municipality and the property owner." By contrast, Oak Bay's OCP (1997: 10) does not include affordable housing in its list of land use policies. In fact, the plan explicitly acknowledges that the strong demand for housing units in the municipality means "that lower-income families will have increasing difficulty finding accommodation within Oak Bay."

The Oak Bay Plan is also the only one out of the six to avoid the issue of secondary suites, which are prohibited in the municipality. Secondary suites are also illegal in Colwood (1997: 20), Esquimalt (1996: 22) and Langford (1996: 26), but their OCPs all indicate a willingness to consider zoning amendments to permit them, provided there is neighbourhood support. In contrast, both the Saanich and Victoria plans permit in-law suites and secondary suites respectively.

Target Group References in OCPs

The OCPs target different groups of low-income residents for affordable housing. However, none of the plans explicitly distinguishes these groups in terms of gender. In fact, only one, the City of Victoria's OCP, explicitly mentions women and children, and that's in section 3.1 in the context of quality-of-life issues and health and safety concerns rather than in terms of affordable housing. The Victoria Plan (1995, s. 3.10) also contains a policy stating: "The City should encourage the provision of safe refuges for victims of domestic violence."

Concerning income groups, the Victoria plan identifies "the disadvantaged" and "families in need of assistance" in section 5.6 as two of four priority groups for good quality housing, with the others being the elderly and people with disabilities. Only the Colwood and Esquimalt OCPs, though, actually define low-income groups. After pointing out that its residents have a higher level of income than the 1991 average for the region, the Colwood Plan (1997: 10, fn 1) states: "Nevertheless, over 1,000 of Colwood's residents experienced some form of low-income constraint—more than 56% of gross income spent on the necessities of food, shelter and clothing." The Esquimalt Plan (1996: 7) also uses this definition to identify the incidence of low-income residents in the township, totalling 16.8 percent in 1991.

With regard to household groups, the Saanich Plan (1993: 18) is the most specific in terms of describing the diversity of family structures within the region: "The non-traditional households of the 70s—empty-nesters, single parents, and unmarrieds—are commonplace in the 90s. A choice of housing to accommodate people of different ages, incomes and family structures is an objective of a healthy community." The plan then states that the municipality intends to address the specific housing needs of families, the elderly and the disabled.

The OCP of Langford (1996: 2), a self-styled family community, identifies the 25 to 44 and 5 to 19 age groups as dominant sections of the population, partly due to "the availability of more affordable housing in Langford compared to most areas of the region." The Plan also recognizes that not all families can be accommodated in detached homes. It states that apartments and townhouses will be needed in the future to accommodate smaller households and lone-parent families. The Plan (p. 28) also includes a commitment to develop these types of housing units: "It is Council's policy to support the development of multifamily housing within fully serviced areas of Langford as a means of offering housing variety, affordable housing, and to optimize the use of land." Two other OCPs also refer to different family structures. The Esquimalt Plan (1996: 6-7) refers to lone-parent families, and the Oak Bay Plan (1997: 10-11) distinguishes between more mature families (around 40 years of age) and younger families (25 to 39) in its discussion of demand for single-family homes.

Concerning older age groups, the Langford Plan (1996: 12) refers briefly to the provision of apartments for the elderly in the town centre area, and the Saanich Plan (1993: 21) also mentions senior-citizen housing. By contrast, Oak Bay's OCP has a separate section entitled "Seniors Housing" that focusses on the housing needs of older Oak Bay residents "who are on fixed or modest incomes." The Plan (1997: 13) says: "Assisted housing for their use should be considered as a responsible social objective. Encouragement and assistance should be given to individuals and organizations who are interested in supplying…[these] types of dwellings." The Plan then identifies the major suppliers of seniors' housing as church groups, non-profit groups via heritage revitilization agreements and commercial or institutional developments in business districts via applicable zoning regulations.

For special needs groups, the Oak Bay Plan (1997: 14) simply encourages individuals and unspecified organizations to provide affordable, rental housing for "persons with special needs." Colwood's OCP (1997: 19) is more proactive than Oak Bay's in its support of housing for those in special need by reason of age, income or disability, offering a density bonus, prezoning of multiple family housing sites or the relaxation of off-street parking requirements as inducements.

Victoria's OCP (1995, s. 5.3) also commits to providing special needs housing, defined as "affordable housing for those at risk or with special housing requirements, e.g., housing for disabled persons which is suitably accessible and offers support services, if required for independent living." The at-risk group is defined as "those requiring emergency shelter, such as youth and the homeless" (s. 5.5.4).

The Saanich Plan (1993: 68) defines special-needs housing as "the residential use of a building constructed and/or managed specifically to accommodate persons with special needs, including the elderly or physically or mentally disabled." The Esquimalt Plan (1996: 17) simply mentions provision of group homes for persons with physical or mental disabilities in residential areas.

While the OCPs focus on identifying target groups within municipal boundaries, two of the six plans discuss their housing needs within the broader regional context. For example, the Esquimalt Plan (1996: 13) contains a "Regional Context Statement," which includes the following policy: "It is the position of this OCP that a healthy region is one where persons of specific ages or incomes are not concentrated solely within any one community or municipality." The Plan also indicates a willingness to allow and encourage various residential types and densities, "provided the proportion of multi-family housing within Esquimalt does not exceed the proportion found within the region as a whole (39.5 percent in 1991)" (p. 14).

The 1993 Saanich Plan also recognizes that the provision of housing transcends municipal boundaries: "It is a major regional issue which must deal with family structure, affordability, and access to suitable accommodation.... Meeting the housing challenges of this decade will depend largely on the ability of local governments to promote innovation, preserve or adapt existing housing stock in older neighbourhoods, and join with other municipalities in developing an overall regional housing strategy" (p. 18).

Regional Planning Profile

The first capital region plan was approved in 1959 and its three-phase strategy of urban expansion has guided development in the region until now. In the intervening period, the Capital

Regional District (CRD) was created in 1966 and assigned only one mandatory function by the province: general planning for the development of the region (Bish 1987: 36). Over the years, the CRD, like other regional districts in British Columbia, has taken on voluntary functions, including the provision of affordable housing. In 1982, it established the non-profit Capital Region Housing Corporation, which has since constructed over 1,100 units of housing for families, seniors and special needs groups living in low- and moderate-income households mainly in the urban core municipalities.

Prior to 1996, the development of a region-wide housing strategy was not feasible, because the province revoked the regional planning function of regional districts in 1983 and did not reinstate it until 1995 with the passage of the *Regional Growth Strategies Act.* This provincial statute commits regional districts and affected municipalities to take a course of action that meets common economic, environmental and social objectives.

The Capital Regional District initiated the regional growth strategy (RGS) process in early 1996 and hired a team of consultants to do an interrogative scan of 55 key policy documents, including OCPs. They reported that "from materials reviewed, there are no regional housing policies in place (Capital Region Housing Corporation builds and manages non-market housing, no longer involved in housing policy)" (CitySpaces 1996: 20).

The consultants' other key findings concerning housing policy provide a useful summary of the policy direction in the region at the start of the RGS process.

- There is a widespread recognition of the changing needs of the population and the need for a wider range of housing choices, particularly in the core communities. At the same time there is also a concern that established low-density neighbourhoods be protected from inappropriate change.

- [There is] limited discussion of the role of secondary suites, new multi-family housing forms, assisted housing for families and housing for "at risk" groups. [And] policies tend to favour home ownership over rental housing.

- Urban communities indicate a willingness to support infill and higher densities where appropriate, especially in association with commercial centres; recognize need for rental and special needs housing; [are] concerned with affordability (CitySpaces 1996: 22).

Regarding the topic of people and lifestyles, the consultants summarized the policy direction in the region in the following way:

- need to maintain and enhance neighbourhoods;
- some references to sense of place, sense of community;
- safety concerns emerging;
- some discussion of the diversity of needs (e.g. families, seniors, income groups, people with disabilities) but little discussion of the impacts of cultural

changes, aging population, increase in working families/single parents at a regional scale;
- limited discussion of social issues such as poverty, child or elder care, literacy, equal opportunities, community-based social services (exception: health) (CitySpaces 1996: 22).

Analysis of Regional Policy Documents

As a result of the ongoing regional growth strategy process, several other regional documents have been published since 1996 that include sections on housing. However, only three qualify as policy documents in the sense that they have been approved by a public decision-making body, such as a municipal council or a regional district board. They are analyzed in the same way as the local OCPs, from the perspectives of whether they recognize the need to provide affordable housing for poor people and which target groups they identify. Once again, we find that there are no references to women's or men's housing needs. The regional documents, though, contain insights into the current status of housing policy making.

The first document, *Framework for Our Future*, was adopted by the CRD board on July 15, 1998, and endorsed by all member councils and electoral area directors in the region, except for three rural and semi-rural communities (Metchosin, North Saanich, Sidney). It articulates "a positive, workable regional vision" expressed in the combination of local official community plans and a regional green/blue spaces strategy. This vision essentially describes a region where population growth occurs mainly within existing urban areas, primarily in Colwood and Langford, with some infill and redevelopment in the core municipalities (CRD 1998a: 4).

The Framework document identifies housing as one of six priority areas for the region. For each priority area, the document outlines what the vision implies, the challenges and opportunities to explore, base information and information gaps. According to the authors, realizing the vision will mean there is "appropriate and affordable housing including secondary suites in some communities (CRD 1998a: 24).

Under "Challenges and Opportunities," reference is made to the region being a high-price housing market due to the appeal of the regional quality of life. "Nevertheless, unaffordable housing can have negative effects on economic vitality and social equity, particularly for people earning low to moderate incomes in service sector employment. What regional strategies should we pursue to increase housing affordability to low and moderate income earners" (CRD 1998a: 24)?

Under "Base Information," housing affordability is again identified as a problem."The Capital Region is one of the most expensive places to live in Canada. One indication is the region's consistent standing at or near the bottom of Canada Mortgage and Housing Corporation's 'Affordability Index'" (CRD 1998a: 25).

Under "Information Gaps," the following admission is made.

> Currently, we do not know:
>
> The number of existing secondary suites and the future capacity of secondary suites, how much of the housing market is using secondary suites, and whether or not secondary suites are providing an affordable alternative for those looking for ground-oriented housing....
>
> Which social problems will worsen as a result of increased housing prices due to limited supply.
>
> Which aspects of housing affordability and appropriateness are not currently being addressed (CRD 1998a: 25).

The other two regional policy documents selected for analysis are the *Proposed Growth Strategy Alternatives for the Capital Region* and its sequel, *Growth Strategy Alternatives for the Capital Region*. The former was endorsed by the CRD board on February 24, 1999, and circulated to member councils for feedback during the summer. The latter is the product of the extensive review process by the region's municipalities. The current growth strategy alternatives were approved by all of them (except North Saanich and Sidney) and the CRD board on September 8, 1999.

To achieve their shared regional vision of protected natural areas, rural countryside and compact urban communities, a base strategy and three growth strategy alternatives are outlined, each of which has the development potential to accommodate the current 25-year population forecast of 103,000 new residents.

The base strategy of rural protection and urban containment aims to achieve the current designated development capacity of all OCPs in the capital region. The strategy is broken down into nine strategic elements designed to deal with the key outstanding issues identified in the Framework document. Improved housing affordability is one of these elements.

> A housing strategy to improve affordability for low and moderate income earners and special needs households. Increased urban densities and an expanded stock of attached housing are complementary aspects of the base strategy. Implementation tools could include density bonusing and minimum standards for provision of affordable housing for growth centre developments. A greater role, and increased funding, for CRD Housing could be explored (CRD 1999c: 15).

The base strategy is extended in the three proposed alternatives to include the following housing policy options:

- encouraging in designated centres, suites and secondary apartments over garages on detached housing lots, apartments above retail and office buildings, and a larger inventory of townhouses to increase opportunities for lower-income renters and owners to find suitable housing.

- providing a greater range of housing in mixed-use, walkable, transit-focused centres so that households could choose to put transportation savings towards housing (CRD 1999c: 15).

The authors of both documents go on to point out that adoption of the base strategy recommendations with regard to housing, which are common to all three proposed alternatives, would mean that municipalities would commit to participating in a regional affordable housing strategy. Furthermore, in the latest document, the implication of their recommendations concerning social well-being is spelled out for the first time as being "[p]articipation in Quality of Life monitoring program" (CRD 1999c: 21).

Conclusion

This review of selected regional policy documents shows that affordable housing is now on the agenda of the Capital Regional District and its member councils. However, the distinct needs of low-income women and men for secure shelter are not explicitly identified in the current discussion of a regional strategy to promote affordable housing. While the issue of affordable housing has been a priority item since 1996, both the regional government and its member councils continue to perceive their communities as gender-neutral spaces.

The gender analysis also provides valuable insights for housing advocates into the way municipal policy makers define and seek to address the issue of affordable housing within their respective communities. The specific options they consider feasible in the local political context are:

- the use of density bonusing as an incentive for developers to provide more affordable and special needs housing;
- the enforcement of new residential maintenance standards by-laws to encourage the upgrading of substandard housing;
- the conversion of existing structures (e.g., garages on detached housing lots, office buildings, retail stores) to develop small apartments or micro-suites; and
- zoning changes to provide more multi-family housing and secondary suites.

These policy options, however, are essentially statements of good intentions rather than firm political commitments to take action. In the political environment of local housing policy making, their implementation faces numerous challenges. The barriers to implementation include the restricted tax base of local governments, the electoral and political clout of property owners and the relative powerlessness of renters and the pervasive not-in-my-backyard attitude, or NIMBY-ism.

One way to assist local policy makers to meet these challenges is by providing hard data on the extent of the need for affordable housing among low-income women and men in Victoria and other Canadian cities, which is the purpose of the next chapter.

5. POVERTY RATES, HOUSING AVAILABILITY AND HOUSING CONCERNS IN THREE CITIES

Marge Reitsma-Street, Gloria Geller and Cathy Wright

This chapter explores the magnitude of housing concerns affecting women living on low incomes in Victoria, Regina and Saint John. We seek to understand the extent to which women in each city have difficulty paying for adequate housing of their choice by looking at estimates of income and poverty, and by examining estimates of housing costs, availability and stock. We seek also to sketch the scope of housing concerns of particular groups of women, such as young women or women with mental health issues, to help in the development of appropriate policy options.

The chapter begins with a comparison of housing affordability and availability in the three cities using 1996 Census data.[7] Then, a spotlight is put on housing concerns in each city. As the action research project began in Victoria and most of the research activities were conducted there, more is known about Victoria. Analyzing housing concerns of women living on low income in Regina and Saint John began later in the project and is still under way. The spotlight on Regina and Saint John draws from census data as well as presentations on preliminary findings made by their representatives to the Victoria Action Research Team in November 1999. The chapter ends with a summary of major trends common to the three cities and several concerns specific to each.

Estimating the affordability and availability draws us toward information on representative samples or whole populations. This information is usually in a numerical form that attempts to translate the individual answers of a large number of people into common questions. We have analyzed data to present a descriptive analysis of trends in four areas:

- the sex and age of populations that need housing in the three cities;
- the income and poverty of different types of households which, in turn, affect their capacity to afford adequate housing, especially if there is limited low-cost social housing;
- the type and cost of housing available for women to live in; and
- an estimate of the number of people, particularly women, who have core housing needs, using the CHMC's affordability definition as those who spend more than 30 percent of their gross income on shelter.

Comparison Across the Cities

Poverty Rates as an Estimate of Income Capacity to Afford Housing

The three cities differ in size. So too do their rates of poverty and the number of people living on low incomes, as summarized in Table 5.1. What was common, however, is that more than 16 percent of the females lived in households with an annual income below the poverty line in 1996.[8] There were more poor females in Victoria, as expected, given it is home to approximately 300,000 citizens. But Saint John had the highest rate of female poverty at 22 percent, compared to 17 percent in Victoria and 16 percent in Regina. In these three cities alone, we find a conservative total of 57,630 females, young and old, who probably don't live in suitable affordable housing—unless market rents are low, there is sufficient social housing and adequate housing standards are enforced.

Table 5.1: Females and Males Living in Low-Income Households, 1996 Census

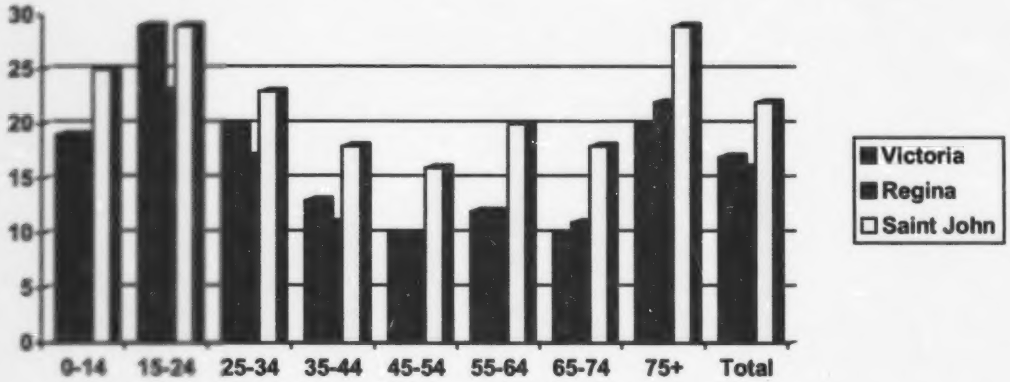
City	Total Population	Poor Females #	Poor Females %	Poor Males #	Poor Males %
Victoria CMA	294,370	25,470	17	19,775	14
Regina CMA	177,635	18,045	16	14,495	14
Saint John CMA	123,145	14,115	22	10,665	18

Source:
Custom tabulations, CCSD Urban Poverty Project.

In the three cities, there were also many boys and men who lived on low incomes in the 1996 Census. But the poverty rates among males were consistently lower than for females: a total of nearly 45,000 poor males in the three cities compared to over 57,000 poor females. The poverty rates of females were higher than that of males in every age group, especially among those 15 to 24 years of age and those 75 years and over. Graph 5.1 presents distributions of poverty rates by age for women.

Is there a distribution of poverty among females in different age groups that might have implications for housing policy makers? At the beginning of the project, we hypothesized that there would be more poverty among younger women, especially in their child-bearing years, and also possibly among older women. Looking at Graph 5.1 we see that, in the 1996 Census, younger women and the oldest women were more vulnerable to poverty. Moreover, a significant number of women in all the age groups lived on low incomes.

Graph 5.1: Percentage of Females Living in Low-Income Households by Age, 1996 Census



Source:
Custom tabulations, CCSD Urban Poverty Project.

There were remarkably similar patterns of poverty by age among the cities in 1996. The poverty rates are higher in Saint John than in Regina or Victoria. There was one spike of poverty among female youth in all three cities, particularly among 15 to 24 year olds, a group that includes students living on their own, single mothers, and employed or unemployed young people. The rates among this group were 29 percent in Victoria and Saint John, and 23 percent in Regina. The lowest poverty rates were among the women aged 35 to 54, but in Saint John, the poverty rates for women over 45 and under 54 years old was still as high, at 16 percent. As we look at the older groups of women, the rates creep up, with another spike in the eldest group of those 75 years and older: 20 percent poverty rates for these eldest women in Victoria, 22 percent in Regina and 29 percent in Saint John.

There are two important gender differences in the three cities. First, there were far more women than men in the older age groups. Second, the poverty rate for women went steadily *up* with age while the rates for men went steadily *down* with age. This trend was evident in each city.[9] The implications of these numbers and rates for the younger females and for the eldest women need closer attention in housing policy making.

In the most recent census, the poverty rates for females overall and the similar trends in poverty rates, by age group, suggest that the income of many women in Victoria, Regina and Saint John makes it difficult for them to afford housing in the private market that is suitable to their needs, and desirable according to their preferences. The degree of difficulty, however, is affected by housing stock, its prices and availability, and the nature and accessibility of social or supportive housing geared to women, their incomes and needs.

Housing Costs and Availability

The average 1997 costs for single-dwelling homes and two-bedroom monthly rents, as presented in Table 5.2, would suggest that Victoria is a far more expensive place to live than the other two cities. Yet, the low-income cut-offs (LICOs) or poverty lines are the same in each city. That means a woman maintaining two children, who has a gross income of $22,500, is said to live below the poverty line whether she lives in Victoria, Regina or Saint John. But a woman with two children would have to pay much more on average for accommodation in Victoria. On the other hand, if she lived in Saint John, she has a greater chance of being poor than in either Regina or Victoria. Regina's special challenge comes from the rapid loss since 1997 of affordable, low-cost rental accommodation to the Boardwalk Equities Inc. which has bought, upgraded and rented at higher rates 20 percent of Regina's rental units. Types of housing subsidies and eligibility for income assistance vary by province and by city, reinforcing the importance of understanding local situations and developing appropriate urban policy options.

Table 5.2: Price of Housing, 1997

	Average Price for Single Dwelling Multiple Listing $	Average Monthly Rent Two-Bedroom Unit $
Victoria	235,976	724
Regina	82,643	512
Saint John	87,171	449

Sources:
CUPP 1999; Geller 1999; CMHC e-mail, Dave McCulloch, December 1999.

As stated in Chapter 1, in every decade since the 1960s, a similar proportion of Canadians rented—nearly 40 percent. But those who now rent are more likely to be women and in low-income households while earlier renters were found in each income group. This 40 percent rate of renting is similar in the three cities. In the 1996 Census, the proportion of households in rented accommodation was as follows: 40.4 percent in the Victoria Census Metropolitan Area (CMA), 35.4 percent in the Regina CMA and 35.5 percent in Saint John CMA. In Canada overall, in 1996, 38 percent of the population rented.

Renters are more likely to be in low-income households and, conversely, low-income households are more likely to rent. This trend has intensified since the last census as illustrated in Table 5.3 using information from the Victoria CMA only.

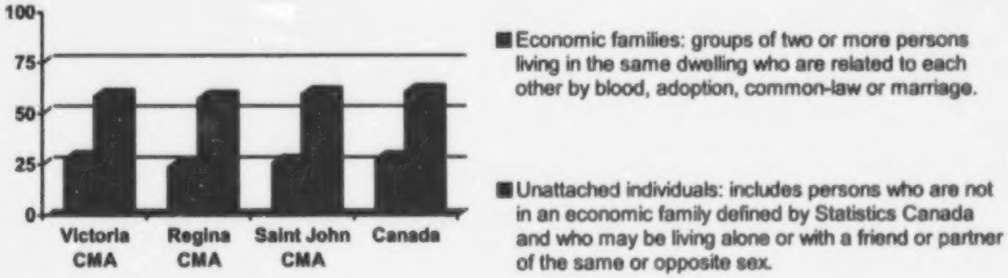
Table 5.3: Poverty Rates by Housing Tenure of Households, Victoria CMA 1991 and 1996 Censuses

Housing Tenure	1991		1996	
	Total #	Poor %	Total #	Poor %
Owners	77,580	9.8	83,380	10.0
Renters	53,145	31.0	57,020	36.8
Total	130,740	18.4	140,400	20.9

Sources:
Custom tabulations for 1996, CCSD Urban Poverty Project; Lochhead and Shillington (1996) for 1991.

Even though over three times as many renters compared to owners live in low-income households, the majority of renters are not poor. One third of renters, however, are poor; many of these renters must find housing in the private market as less than five percent of housing stock is in social housing (Wekerle 1997: 172).

Graph 5.2: Percentage of Households Who Rent by Type of Family, 1996 Census



The information in Graph 5.2 points to additional information that is important in planning housing policy. It suggests that in each of the three cities, nearly six out of 10 unattached individuals rented in 1996, while less than one third of economic families rented. Given that nearly one third of the Canadian households were counted as unattached in the latest census, compared to two thirds that were counted as economic families, then housing policies need to address the housing realities of a substantial number of small households, the majority of which rent.

If we look at each of the three cities, the percentage of households that include these unattached individuals was similar to the Canadian average, although there were important differences that urban housing policies cannot ignore. Victoria had the highest rate with 41.4 percent of its households counted as unattached individual households compared to 58.6 percent of the households counted as economic families. In Regina, the respective rates were 34.8 percent and 65.2 percent. Saint John had the lowest rates of households with unattached individuals at 29.1 percent of its households compared to 70.9 percent of economic-family households.

It is possible to conceive of housing policies that could ensure adequate housing for all citizens, whether poor or not, whether younger or very old, and whether living in small unattached households or larger economic families. Hence, it is necessary to look at information to estimate if women and men have sufficient disposable income to pay for the necessities of living as citizens in an urban setting once they have paid for housing. That is, is there money left over after paying the rent, or mortgage and taxes to purchase heating, electricity, food, clothing, transportation, educational and recreational supplies, and for health and emergencies?

Affordability of Housing

A minimalist, no frills and common estimate of housing core need is its affordability. A family or individual is in core need if shelter costs more than 30 percent of gross income. This affordability definition of core need assumes, but does not ensure, the adequacy, suitability or appropriateness of the housing. Although minimalist and problematic, this affordability is the one used by Canada Mortgage and Housing Corporation (CMHC), Statistics Canada and ourselves to give estimates of housing needs using census data.

Table 5.4 summarizes the data on the number and percentage of households in each city that spent at least 30 percent of gross annual income on shelter costs. Housing is no longer considered affordable when so much of the gross income is needed for shelter expenditures. We see that nearly one quarter of all households had core housing needs in each city, with a higher percentage in Victoria than in Regina or Saint John. The 26.6 percent of Victoria households in core housing need represents at least 37,000 households. In Regina, 15,700 households and 10,300 in Saint John would have to budget very carefully or do without to pay for life's other necessities once they paid for shelter costs. Mel Hurtig (1999) captures the tortuous dilemmas faced by low-income families in the title of his recent book, *Pay the Rent or Feed the Kids*. Women live in most of these households. Unfortunately, the census data make it difficult to determine the actual situation of women, unless they are lone parents or unattached individuals, a point to which we turn in the next part of this chapter with more data from the Victoria CMA.

The situation is more extreme for the thousands of households in each city living below the poverty line in the 1996 Census. In the Victoria CMA, 69.9 percent of the poor households were in core housing need, 72.2 percent in Regina and 74.6 percent in Saint John. Thus, over two thirds of women and men living in low-income households spent 30 percent of their gross income or more on shelter costs alone.

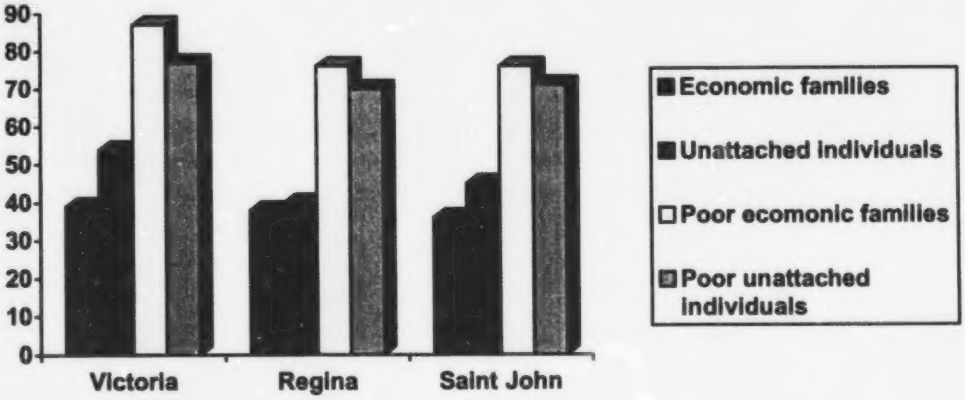
Table 5.4: Core Housing Need of Households by Poverty Status, 1996 Census

Area	Total Number of Households #	Households with Core Housing Need %	Total Number of Poor Households #	Poor Households with Core Housing Need %
Victoria CMA	139,955	26.6	29,320	69.6
Regina CMA	78,925	20.4	17,500	72.2
Saint John CMA	49,435	21.5	11,905	74.6
Canada	1,183,750	26.6	2,752,720	69.6

Source:
Custom tabulations, CCSD Urban Poverty Project.

For policy makers, it helps to understand other patterns within the many households having problems with housing affordability. If women and men live in an economic family and own their homes, they are less likely to have had problems with affordable housing: eight percent of economic home-owning families in Regina, 10 percent in Saint John and 17 percent in Victoria. But the proportion with core housing need increases in each city for renters, especially those living below the poverty line as shown in Graph 5.3. For both poor economic families and poor unattached individuals who rent, over three quarters spent 30 percent or more of gross income on shelter in 1996 in the three cities. Unfortunately, the minimalist definition of core housing used by Statistics Canada only tells us how much people are paying for shelter. Among the three quarters of poor renters in each city who paid more than one third of their gross income on shelter, we do not know if that rented shelter was safe, adequate and suitable.

Graph 5.3: Percentage of Renters in Core Housing Need, 1996 Census



Spotlight on Victoria

It is helpful to look more closely at specific information that could inform municipal housing policy as each of the 13 municipalities in Victoria's Census Metropolitan Area has authority over zoning regulations on land use and standards of housing maintenance within its geographic boundaries. But there also needs to be a regional focus on affordable, suitable housing as the demand for this type of housing crosses municipal boundaries, a conclusion presented in the previous chapter.

Poverty by Age and Municipality

Four inner-city, downtown, older municipalities and two newer, western municipalities were selected for the more detailed inspection. A brief history and social description of each municipality was presented in the Chapter 4 analysis of municipal policy documents. We see in Table 5.5 that the municipalities differ in population, with Saanich and the Victoria Census Subdivision (CSD)[10] being larger. The poverty rates also differed quite dramatically by municipality, with the highest rates in the Victoria CSD and Esquimalt where poverty rates are two to three times higher than the lowest poverty rates found in the prestigious, older Oak Bay municipality and the newer western municipality of Colwood. In each municipality, however, the poverty rates for females were higher than for males in the 1996 Census, meaning that more girls and women lived in low-income households than did boys and men.

Table 5.5: Percentage of Low-Income People in Victoria's CMA by Gender and Selected Municipalities, 1996 Census

Selected Municipality	Population	Low-Income	
		Females %	Males %
Core			
Victoria CSD	73,505	26.2	23.9
Oak Bay	17,865	12.7	8.4
Esquimalt	16,151	23.3	20.9
Saanich	101,385	14.1	11.5
Western Communities			
Colwood	13,850	8.1	7.1
Langford	17,485	16.3	13.7
Victoria CMA	294,375	16.6	14.0

Sources:
CRD 1999a: 50; custom tabulations CCSD Urban Poverty Project; CUPP 1999.

Graph 5.4 confirms the different poverty patterns by municipality, and adds information on poverty rates by age group. In each municipality, there were two spikes in the poverty rates. The highest poverty rates were among the younger females (and males), especially those 15 to 24 years old: 40 percent in the Victoria CSD and Esquimalt, and 20 percent in the remaining municipalities, except Colwood. The poverty rates among the older women over age 65 also increased to nearly 20 percent in three municipalities. The increase in poverty among senior women was not as evident among senior men. The numbers and rates of low income among younger women speak not just to the presence of students, but also to women in low-paying work and those heading young families.

The next three tables present trends in each municipality with regards to income, household tenure, type of family, poverty and core housing. It is not easy to understand clearly how women fit into the picture, although they are more likely to be found among the lone parents with children under the age of 18 and among the unattached female group.

There was remarkable variety in the percentage of households that rented among the municipalities during the 1996 Census as presented in Table 5.6. From one half to two thirds of households rented in Esquimalt and the Victoria CSD. These are the two municipalities in which over 25 percent of their total population lived below the poverty lines. One quarter of households rented in the remaining municipalities compared to the Canadian average of 38 percent. The importance of the high numbers of renters, on the one hand, and the striking variations in the percentage of households who rent by municipality, on the other hand, cannot be underestimated in municipal housing policy making, nor made invisible. If policy makers and developers are thinking about home ownership and the price of owning "affordable" homes as central to housing debates, and if they are missing the many households that must, or wish to, rent at "affordable" prices, then there is a mismatch between housing needs and policies.

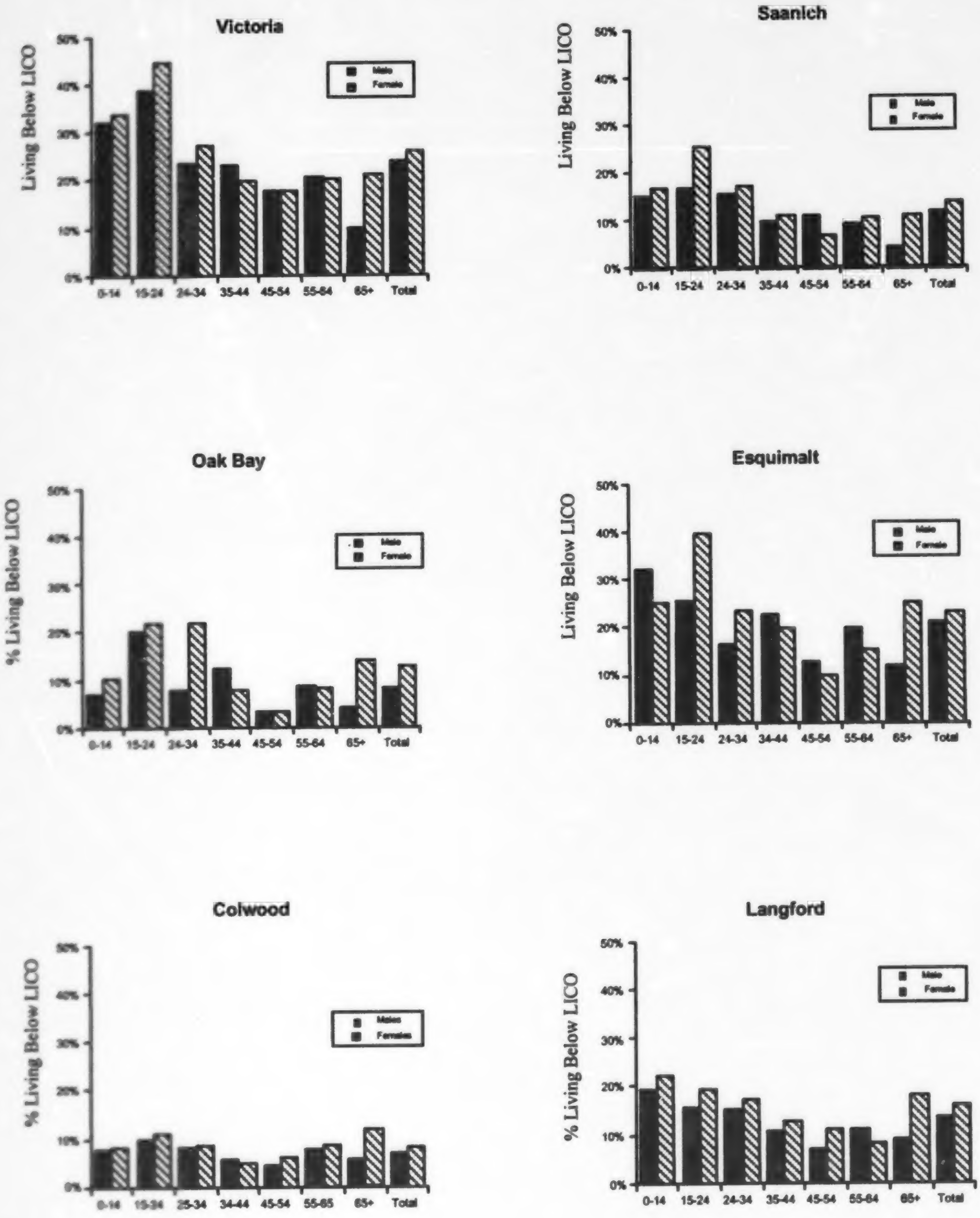
The possibility of a mismatch between facts and policies is even more likely if one ignores the implications of the low incomes of many small households made up of one or two people. Table 5.6 gives additional information on the very high rates of lone-parent families with a child or children under 18 years of age and with a gross income of $28,823 or less in the 1996 Census. This figure of $28,823 is the cut-off for the lower two quintile incomes among Canadians in that census. Among unattached individuals, over two thirds of the females (and males) in each municipality had these low gross incomes, making purchasing a home unlikely, especially given average prices in Victoria, during the last three years, of $225,000 for a single home or $190,000 for a townhouse and $144,000 for a strata apartment.

When families or individuals cannot earn sufficient money in the paid work force, they may be eligible for income assistance. From three to eight percent of the residents in each of the six municipalities were eligible for income assistance using 1997 figures. The maximum shelter subsidies for which they are eligible range from a maximum low of $325 for one person to a high of $760 for a seven-person household under BC Benefits. If individuals use the maximum for shelter, as most do given the high costs of rent as described in the next section, then a single unattached, eligible person would have $200 or less per month for all other necessities of food, clothing, transportation, job-seeking costs, etc. Shelter subsidies remain the same for persons with disabilities, but their monthly assistance and, often, their monthly needs are more than $200.

Availability of Low-Cost Market and Social Housing

Unless rents are low, unless vacancy rates are high and unless social housing is readily available at subsidized rates, housing options may be quite limited especially for those on a low income. Unfortunately, average rents are not low in the Victoria area. For a two-bedroom unit in the census year of 1996, the average monthly rent was $730 for the greater Victoria CMA, with a low of $663 in the Victoria CSD and $676 for Esquimalt, to a high of $795 per month in Saanich and $777 in the Oak Bay municipality (CRD 1999a: 59). Vacancy rates in 1998, according to a 1998 CMHC market report (1998b), were between one and four percent for the smaller bachelor and one-bedroom places and from three to seven percent for larger, more expensive apartments in all municipalities. The vacancy rates were the lowest in the municipalities with the lowest poverty rates, suggesting low-income people would have trouble finding low-cost accommodation in Oak Bay or Saanich.

Graph 5.4: Percentage of Low-Income People by Age and Sex in Six Selected Municipalities within Victoria's CMA, 1996 Census



Source:
Custom tabulations, CCSD Urban Poverty Project.

Table 5.6: Percentage of Households that Rent and Types of Households Whose Annual Income Is in the Lowest Two Quintiles in Victoria's CMA, 1996 Census

Selected Municipalities	Households Renting %	Economic Families with Income <$28,823 %	Lone Parents with Children <18, with Income <$28,823 %	Unattached with Income <$28,823 %	
				Females	Males
Core					
Victoria	63.3	27.9	66.9	71.4	69.1
Oak Bay	27.6	10.3	36.2	66.4	60.4
Esquimalt	53.6	25.3	72.1	79.1	62.2
Saanich	27.1	16.8	54.7	68.1	61.0
Western communities					
Colwood	25.5	10.5	28.8	82.4	61.8
Langford	21.5	21.2	65.2	71.2	66.7
Victoria CMA	40.4	19.4	57.4	70.4	64.7
Canada	38.1	25.8	66.1	75.4	64.8

Sources:
Custom tabulations, CCSD Urban Poverty Project; CRD 1999a: 50.

Could social housing or non-market housing with rents geared to 30 percent of gross income meet the needs of low-income families and individuals? It is very difficult to count accurately what is available. It is not difficult, however, to see that the supply of social housing is limited and outstrips overt demand in Victoria. One 1999 estimate is 6,639 family, senior, special needs and other social housing units (CSPC 1999: 26); another is 6,384 (Goldburn 2000: 176). In addition, there are 1,100 co-operative units in 32 complexes in the Victoria area. As the number of occupied dwellings in the Victoria area was over 135,000 in 1996 (CRD 1999a: 59), it is estimated that social housing units comprise five percent of total occupied dwellings. This rate is almost identical to the Canadian average (4.8 percent) of stock that is social, non-market, geared-to-income housing in the late 1990s (Wekerle 1997: 172). We have three different estimates of waiting lists, but each indicates there are thousands waiting for affordable housing.[11]

Given the high average rents, the low vacancy rates and the minimal availability of social housing in Victoria, we conclude it would be difficult to find a home that is affordable, suitable, safe and well-situated—the housing characteristics women on low incomes say they need, as reviewed in Chapter 3. It is not surprising that the information presented in the tables of the next section indicates that over two thirds of low-income households have core housing needs because they spent 30 percent or more of their gross income on shelter.

Core Housing Needs

Tables 5.7 and 5.8 underscore the extent and depth of the housing needs of households, especially those below the poverty line, those who rent and those who live in one- or two-person households. The trends are not unique to the 1996 Census year alone, but common to the last two census periods. Although we have 1996 data on each of the six municipalities just reviewed and these could be made available on request, for brevity sake, tables 5.7 and 5.8 summarize the trends for the larger geographical unit of the Victoria CMA.

In Table 5.7, we see that twice as many renting households were poor compared, to those owning a home. The situation did not improve over time except a little among lone parents. When examining subgroups, the poverty rate for unattached females who rented was 41 percent in 1991 and 46 percent in the 1996 Census. Among those who had sufficient income to own a home, the poverty rate remained a substantial 26 percent in 1991 and 24 percent in 1996 for unattached females. Lone-parent households, many of them headed by women, had poverty rates in 1991 to 1996 similar to unattached individuals: highest among renters, but still significant among owners.

Table 5.7: Comparison of Poverty Rates in Victoria's CMA by Housing Tenure and Family Type in 1991 and 1996 Censuses

Housing Tenure by Family Type	% Poor 1991	% Poor 1996
Renters		
Economic Families		
Lone Parent	53	45
Total	22	25
Unattached Individual		
Female	41	46
Male	34	44
Total	37	45
Owners		
Economic Families		
Lone Parent	21	18
Total	5	4
Unattached Individuals		
Female	26	24
Male	20	24
Total	24	24
Total Renters and Owners		
Economic Families		
Lone Parent	41	45
Total	10	10
Unattached Individuals		
Female	35	36
Male	29	37
Total	32	36

Sources:
Centre for International Statistics 1991 Census data reference tables provided by CCSD; custom tabulations, CCSD Urban Poverty Project.

The heart of the concerns with housing needs is summarized in Table 5.8. In it, it is clear that from one third to one half of renting households spent 30 percent or more of their gross income on shelter. Of lone parents, many of them renting households headed by a female, 63 percent had core housing needs in the 1996 Census. Of the unattached individuals, 58 percent of the female and 49 percent of the male renters had core housing needs. The rates among renters were two to three times higher than the rates of core housing need found among those who own their homes, whether as an economic family or unattached individual. These high rates of core housing need were concentrated among small-size households, whether as unattached individuals or lone parents with one or more dependent children.

Table 5.8 also identifies the number of poor households, along with the rate of those in core housing need. In the 1996 Census, there were 29,345 poor households in the Victoria CMA according to the custom tabulations from the Urban Poverty in Canada study; 69 percent of these poor households spent 30 percent or more of gross income on shelter—if the household was made up of unattached individuals; 80 percent of economic families did so.

Of only tenants, 87 percent of poor economic families and 79 percent of unattached individuals spent over 30 percent of their gross income on shelter in the 1996 Census. The percentage of home owners in core housing need was lower, but still high; 67 percent among poor home-owning economic families. Among the poor unattached who owned their homes, 43 percent spent nearly one third of their gross income on shelter expenditures.

In brief, those living on low incomes in the larger Victoria CMA (45,245 people in 29,345 households in the 1996 Census) could encounter significant problems paying for shelter (see tables 5.1 and 5.8). In fact, 69 percent of them spent 30 percent of their gross income on shelter because the Victoria area has very high housing costs. Even among those households hovering just above the poverty line or with high incomes, 23 percent of the "non-poor" economic families and 42 percent of "non-poor" unattached individuals chose to, or felt pressured to, spend 30 percent or more of their gross income on shelter. The depth and extent of housing concerns, however, were the greatest for low-income younger and senior women, women living in small-sized families and women who rent. There were substantial differences among the municipalities within the larger Victoria CMA, especially related to poverty rates and the percentage of those who rented. But in all municipalities, there were more women than men among the poor, the renters, the small-sized families and those in core housing need. It is this striking gender difference that is virtually invisible in the municipal and regional policy documents as presented in Chapter 4. Despite the gender differences, however, there are significant numbers of men who face serious housing difficulties, whether as heads of households or unattached individuals, and especially if living on low incomes. Urban housing policy options need to address the housing needs of people living on low income, whether male or female, and whether single or in a household of several people.

Table 5.8: Poor Households with Core Housing Needs by Type of Family and Housing Tenure in Victoria CMA, 1996 Census

Housing Tenure by Family Type	Total Households	Households in Core Housing Need[1] %	Total Poor[2] Households	Poor Households with Core Housing Need %
Renters				
Economic Families				
Couple/Other	18,025	32	2,715	88
Lone Parent	5,095	63	3,025	86
Total	23,120	39	5,740	87
Unattached Individuals				
Female	17,825	58	8,160	79
Male	16,070	49	7,090	78
Total	33,900	54	15,250	79
Owners				
Economic Families				
Couple/Other	56,490	16	2,095	64
Lone Parent	2,795	14	490	78
Total	59,285	17	2,585	67
Unattached Individuals				
Female	14,730	23	3,560	39
Male	9,360	29	2,210	50
Total	24,095	25	5,770	43
Total Renters and Owners				
Economic Families				
Couple/Other	74,515	20	4,810	78
Lone Parent	7,890	57	3,515	84
Total	82,405	23	8,325	80
Unattached Individuals				
Female	32,555	42	11,720	67
Male	25,430	42	9,300	71
Total	57,995	42	21,020	69

Notes:

[1] Core housing need means more than 30 percent of gross income spent on shelter.

[2] Poor defined as below the Statistics Canada LICO.

Source:
Custom tabulations, CCSD Urban Poverty Project.

These findings are not confined to the most recent census. Similar trends were noted in the 1991 Census as well. As data from the 1996 Census were only released by Statistics Canada in custom tabulations for in-depth analysis in 1999, there is no more recent information available on poverty and core housing needs in cities than what is presented in this chapter. Perhaps the trends have changed since 1996, and taken a turn for the better. There are some encouraging signs at the time of writing this report. For instance, in November 1999 unemployment has dropped to eight percent in British Columbia, and more new jobs are full time (Stinson 1999: 1). This unemployment rate, however, is still double 1970 unemployment rates, and is based only on those who continue to declare they are in the work force looking for work. Furthermore, a job, even a full-time job, does not ensure an adequate income or benefits especially for women, and older men or women. Nor does a job mean there is sufficient money to pay for the shelter people need and prefer. Moreover, CMHC has noted that, in 2000, a minimum household income of $76,589 is necessary to purchase a starter home in Victoria priced at $251,000. This is an increase from the minimum household income of $56,612 in 1997 (Goldburn 2000: 174). Without a significant increase in income or a significant decrease in the cost of homes or rental accommodation, the trends reported in this chapter must be considered by those who make housing policies and by those who build or renovate homes. The specific housing concerns in the two other cities are now outlined.

Spotlight on Regina

Regina has a history of trying to address the concerns of women regarding poverty and housing. The following housing issues were identified in the Mayor's Task Force on Women's Issues (Regina 1988):

- inadequate rent and utility allowances for people on social assistance;
- a lack of affordable, secure market housing near the downtown;
- accessibility of public housing to low-income families, particularly women escaping abusive relationships and lone parents;
- the poor maintenance of rental housing;
- discrimination against families with children due to the existence of adults-only buildings;
- the lack of housing with support services for females aged 14 to 18 with children, for whom the family home is no longer a resource; and
- the lack of shelter for adolescents 13 to 18 years old, especially young sex trade workers, who need temporary care away from the parental home until they are able to live independently.

A decade later, the lack of affordable quality housing and support services, especially for low-income women and their families, was identified in the 1996 report, *Women and Poverty in Saskatchewan* (Whyte and Thompson 1996). Poverty rates were higher for females than males, and 43 percent of families headed by women had incomes of less than $20,000 as compared to 7.6 percent of those headed by men. Those most vulnerable to poverty included lone mothers, senior women over 65, women living alone, First Nations and Métis women, and women with disabilities. The following quote captures the horror of living in a low-cost, poor quality place, and the difficulty of finding good housing despite strenuous efforts to do so.

> First and foremost, the quality of housing that has been available to me as a single mom is disgusting. I've lobbied and lobbied. I've got housing inspectors and had them close places down.

> I've moved into one place where I was told rent was $300 a month. I said "great, I can afford that place and even have some extra on my budget." The landlord says, "you're on social assistance; it's $380 please." It had an infestation of insects that were there all year round. The landlady had thrown carpet down on the crumbly floor and said that was the second bedroom. There was an open sewer in the basement. There was a sewer leak around the toilet and coming down the bed, as well as falling plaster and lead-based paint throughout the house. The furnace had a crack in the heat exchanger and the CO_2 level in that house was so high it was almost nauseous. The mold that grew on the windows and up into the attic and in some of the built-in cupboards was so bad that I was spending over a dollar a day on antihistamines just to keep my allergies in check. I was constantly sick. And it was the only place available to me, with a child and a dog. And the dog is very important to me (Whyte and Thompson 1996: 40).

As part of the activities associated with this current project on women and housing in the three cities, Regina also looked at its custom tabulations purchased from the CCSD Urban Poverty Project that were available in 1999. Poverty rates of women were 16 percent and 14 percent for men in Regina during the 1996 Census year. Although the costs of home ownership and renting are lower in Regina compared to Victoria, still 36.5 percent of households rent: one quarter of economic families rent while more than one half of unattached individuals do so. Of all Regina households, 20.4 percent are identified as spending 30 percent or more of their gross income on shelter expenditures in the 1996 Census, a rate lower than the 26.6 percent of households in Victoria's CMA with core housing needs.

But, if a household lived on an income below the poverty line, as did 17,500 households in Regina, then 72.2 percent of these poor households had core housing needs. These figures were presented in Table 5.4. These very high rates are similar in all the cities despite the big differences in average costs of renting and home ownership. Housing affordability in Regina was most problematic for poor, small-sized households that rented, especially those headed by women, findings similar to those for the Victoria CMA and its six municipalities. Rents were low, averaging $300 or less in 1999, in the 580 family and 1,142 senior social housing units available in the City of Regina. Over 85 percent of occupants of social housing, most of them women, paid less than 30 percent of their gross income on rent. The supply of low-cost, social housing, however, did not meet the housing demands of the 17,500 low-income households in Regina.

The women who need supportive housing were of particular interest to the group of housing providers and policy makers who became involved during the fall of 1998 in this project. Individuals needing supportive housing included those leaving shelters for abused women, people with acquired brain injuries, the mentally ill, those living on social assistance, immigrants and refugees, students and the elderly. Louise Murray-Burns, Executive Director of the YWCA, became a key partner in the working group looking at women and housing along with representatives of the Saskatchewan Women's Secretariat. In the 1996 Census, women (and men) from Aboriginal or minority backgrounds, or with activity limitations that restricted daily work and movement, had nearly double the poverty rates of Regina's female and male population, as summarized in Table 5.9.

Table 5.9: Poverty Rates of Specific Groups in Regina CMA, 1996 Census

	Women		Men	
	No.	% Poor	No.	% Poor
Total	92,605	16	86,030	14
Aboriginal	6,605	39	6,000	38
Visible Minority	4,880	22	5,140	22
Activity Limitation	9,755	24	8,585	21

By January 1999, there was sufficient momentum in Regina that a decision was made to hold a focus group with representatives from agencies serving specific groups of women in need of long-term and "supportive" housing. This could include mental health reasons, addictions, poverty, and suicidal and abuse histories for which considerable support is required. The agencies included the Regina General Hospital, the Schizophrenia Society, Saskatchewan Housing, the Social Development Program of the City of Regina, Phoenix Residential Services, Mobile Crisis and Crisis Management Services, the YWCA, the Saskatchewan Women's Secretariat, the Regina Health District Long-Term Care, the Regina branch of the Canadian Mental Health Association, Homecare Services of the Regina Health District, Community Outreach of the Department of Social Services and the University of Regina.

The representatives agreed that there had to be respect for the women's decisions and their desire for "relationships and a sense of belonging" (Geller et al. 1999: 21). The identified needs and gaps included the following:

- safe, affordable housing;
- supportive long-term housing;
- housing for young people in crisis, especially early intervention;
- evening and weekend crisis services to stabilize women and avoid evictions or moves;
- a continuum of services, including home care;
- co-ordination and co-operation among housing providers;
- a residential co-ordinator to deal with emergencies in any of the agencies;
- 24-hour team of "first responders" to deal with crisis issues;
- advocacy for housing and services;
- resources, e.g., psychiatrists and crisis beds, and more privacy in current residential care;
- networks of support services, especially for those young persons unable or unwilling to live in residential care or go to approved programs; and
- needs assessment to establish the extent and depth of concerns.

Some of the concerns identified above clearly point to the need for a gender lens to be applied to policies and services relevant to women. The 1997 future objectives and revised vision of the

Saskatchewan Housing Corporation, the primary provider of social housing in Regina and throughout the province, point to the desire for adequate, affordable, rental and owned housing, provided mostly through the private market (Saskatchewan Housing Corporation 1998). But all levels of government have a responsibility to provide community-responsive housing programs particularly for those who cannot afford market housing. By the time the team members from the three cities met together in November 1999, the Regina group had become increasingly committed to understanding the needs of, and increasing supportive housing services for, women with special needs.

There was also grave concern about the rapid loss of low-cost affordable rental units due to the activities of Boardwalk Equities Inc. in the last two years (Verburg 1999). Boardwalk had bought up 3,000 low-cost units, about 20 percent of the rental market. Some units had been social housing, and Boardwalk Equities was able to negotiate CMHC-guaranteed loans on its purchases. Boardwalk was attentive to the desire of those who wished to sell modest, older, apartment buildings that needed substantial maintenance. The company made repairs, upgraded appliances, carpets and paint, installed sophisticated electronic security equipment that also made it possible for tenants to call quickly for repair or other assistance. The rents then increased on average five percent, from $472 per month in 1998 to $496 in 1999 for two bedrooms. There is minimal rent control legislation in Saskatchewan, and the rate of rent increase in Boardwalk places (identified clearly by their distinctive blue awnings) is higher than what Regina's annual rent increases had been in the last few years. Boardwalk Equities is upgrading rental property geared to households of modest incomes but not low income. Furthermore, although the average house prices for homes in Regina are one quarter the Victoria prices, there has been a 10 percent increase in costs since 1995, without a similar increase in the incomes of men, women or households. Using CMHC data, an income of $36,000 per year is needed to purchase a starter home in 1999, an income out of reach for many women.

In brief, those with low incomes in Regina are having a harder time finding low-cost, quality accommodation. In Chapter 6 on building momentum for policy changes, there is mention of a new housing group forming in Regina, called Right to Housing. It may be recommending a new mayor's task force focussed on affordable housing.

Spotlight on Saint John

In Table 5.1, it was stated that 14,115 females or 22 percent of the Saint John female population live in low-income households as do 10,665 men (or 18 percent). These Saint John rates of poverty were higher than those in Regina and Victoria during the 1996 Census year. Although rents and housing costs are lower in Saint John than in Regina and Victoria, one fifth or 21.5 percent of Saint John households spend 30 percent or more of their income on shelter expenditures in the 1996 Census as presented in Table 5.4. If poor, as were 11,905 Saint John households, then 74.6 percent of them were in core housing need. Three quarters of the poor population in Saint John were finding housing "unaffordable" in the 1996 Census.

Saint John's Urban Core Support Network, begun in 1994, started gathering information on poverty and promoting actions that addressed poverty with the help of funding from the Status of Women Canada and the Sisters of Charity. In its report, *Responding to the voices of poverty: Are* *we up for the challenge?* (UCSN 1998), the Network found that not all poverty is the same, and that the poorest women are found among single women of all ages, lone-parent mothers with children under 18 years of age and women on social assistance. Of those on income assistance in the province, 50 percent are non-elderly single people. While most are eligible for $485 to $558 per month, 17 percent of the single people on assistance must live on $264 per month. (UCSN 1998: 29).

As summarized earlier in Graph 5.3, nearly three quarters of people on low incomes rent in Saint John. Rental stock in Saint John is some of the oldest stock in the country. Wright (1999: 1) reports that "relatively high vacancy rate coupled with high unemployment means that landlords don't want to risk making improvements to their properties if they are not able to rent the units." Minimally adequate rental accommodation for singles in Saint John is $250 per month, leaving little for food and all other necessities for those eligible for $264 income assistance, and not much for those eligible for the maximum of $558 per month (UCSN 1998: 29). There are 2,688 subsidized public housing units in Saint John and another 341 units with Saint John Non-Profit Housing. There are very few units for single women. With 7,031 persons eligible for income assistance in Saint John in 1999, the need for low-cost, quality housing outstrips the supply. Furthermore, there are specific rules that make it very difficult to build low-cost housing, and for women to become eligible for the income and housing they need. For instance, non-profit housing organizations are not eligible for the Residential Tax Credit that could help to bring their development costs down. Also, given the waiting lists and the focus on "worst first" cases in determining public housing eligibility, the women and men in the paid labour market are often eliminated. Most problematic is the rule that without housing a woman or man cannot be eligible for income assistance. But without an income, how can they afford a place to live? With no emergency shelters for women in Saint John, what are the options for women? They may apply for benefits for urgent food or shelter needs under section 4.4 of the *Family Income Security Act,* stay with family or friends, live on the streets or move in hopes of finding a job and shelter in another city or province.

In the summer of 1999, Claudette Bradshaw, federal Minister of Homelessness met with 19 invited Saint John community leaders to discuss housing in a roundtable discussion hosted by the Human Development Council. They all concluded that the lack of affordable housing is a major problem for people on fixed incomes. They also raised the issue that for single women there is a lack of housing that is "suitable, safe, affordable and workable."

Summary of Poverty Rates and Housing Concerns in the Three Cities

In this chapter, we explored the magnitude of housing concerns affecting women living on low incomes in Victoria, Regina and Saint John. Using 1996 Census and other data, we looked at issues of housing affordability and availability. Theses findings have been presented in several meetings and updates to the Action Research Team in Victoria and with representatives of the other cities. Key findings are summarized as follows.

- In each city, more than 16 percent of the female population lived in households with an annual income below the poverty line in the 1996 Census.

- There were more poor females in Victoria, as expected, given it is home to nearly 300,000 citizens. But Saint John had the highest rate of female poverty at 22 percent, compared to 17 percent in Victoria, and 16 percent in Regina. Saint John also had the lowest income assistance rates, especially for single employables.

- Poverty rates were highest among younger women in each city—nearly one in four. But poverty rates were over 20 percent for women aged 75 years and older.

- In each city, one quarter of households spent 30 percent of gross income or more on shelter costs alone, defined as core housing needs.

- Over two thirds of women and men living in poor households had core housing needs in each city in 1996.

- Poor and non-poor unattached individuals who rented or owned were more likely than those in economic families to have core housing needs. One third of Canadians live in unattached households; the rate is higher in Victoria and lower in Saint John.

- Four of 10 households rented. The rate of renting was higher among households headed by women or unattached singles. Renters were two to three times more likely to have core housing need than owners in each city.

- The vast majority of women and men must rent or buy in the private market, as less than five percent of Canadian housing stock is social housing. The average cost of renting or purchasing housing was much higher in Victoria than in Regina or Saint John in the 1996 Census year and today. The rate and variety of social housing stock may be somewhat higher in Victoria than in the other two cities.

These trends describe the extent and depth of women's concerns with housing affordability and availability, and provide evidence that there is a pressing need for new housing policies at the local, provincial and federal levels. The Action Research Team in Victoria and members of the emerging groups interested in housing policy changes for women living on low income in Regina and Saint John also emphasized specific concerns which require attention. In Victoria, the high costs of renting and the very high costs of home ownership are the key concerns along with the impact of these high housing costs on single women of all ages and households headed by women. Regina had two specific focusses: the needs for supportive housing of women with mental health issues and the rapid loss of thousands of affordable rental units to gentrification and increased rents by Boardwalk Equities. Of the three cities, Saint John had the highest rate of poverty for women and the lowest social assistance rates and number of social housing units. Even with modest rental rates, representatives from Saint John were concerned about the housing difficulties of single women needing income assistance, especially given the restrictive eligibility rules that inhibit finding and sharing adequate housing.

The magnitude of these concerns with affordability and availability of housing for women living on low income in three cities, and the particular nature of specific issues in each city substantiate the urgent need for change. We are also concerned that the statistical estimates of affordability and availability summarized in this chapter provide but a thin understanding of housing concerns, bleached of the lived experiences and needs of women, as discussed in the previous chapters and other studies. Affordable housing for women is not the same as adequate housing. Building small, standardized, cheap, tall, apartment buildings miles away from schools and services may provide affordable, but not adequate housing. Adequate housing policies need to go beyond affordable housing. Housing policies must encompass safety and freedom from discrimination, a range of choices suitable for various needs and desires, accessibility to supportive services and the possibility of beauty and community in one's home. The next chapter situates the context in which people are pressing for housing policy changes. It explores how action research projects like this one, in which statistical and qualitative information are gathered in participatory ways, can help to build momentum for matching housing policies to the needs of women living on a low income.

6. BUILDING MOMENTUM FOR HOUSING POLICY CHANGES IN THREE CITIES

Colleen Kasting

> *You cannot get the wealth of discussion like we had around the table today. I think it puts a bit more urgency on to the issue of housing. It made me think, what is our plan in our city? What is the plan for my province? Coming together has really gelled things for me, brought it all together.*

This statement reflects the feelings of one participant in the final November 1999 meeting of the action research project. It also reflects the feelings of many who attended the various forums. The strength of action research is in its inclusiveness and its ability to encourage action and reflection by the participants.

In this chapter, we discuss those actions that arose from, or were influenced by, this action research project on women and housing. In the everyday world, we do not live in a vacuum. Throughout this project, we came into contact with many individuals searching for ways to increase safe, affordable housing in this region and elsewhere. We met others who wanted to raise awareness for the need for affordable housing. All were looking for solutions. In this section, we explore how an action research project, such as this, can build momentum for policy changes.

Reflections on Action Research

Action research often combines community-based work and academic resources. Although the responsibility for the research findings and publications is clearly in the hands of the researchers, action research has the potential of reaching deep into the community. It responds to those who offer their knowledge and who often ask hard questions. Action research makes researchers accountable to the participants.

We know that both direct and indirect actions arise from participant involvement in the research process. These participants take what they have learned back to their own work—along with new understandings and new ideas. The boundaries of influence of action research are pliable, stretching and reaching into corners where no change was expected. Unexpected changes can occur where the research touched.

Ultimately, we know our policy options are sound when "the degree of theory's truth is in direct relationship to its capacity for providing answers to concrete problems of everyday life" (Comstock and Fox 1993: 111). In the coming years, actions arising both directly and indirectly from this type of research will determine its success.

Action research is risky. The information collected may not be what is expected. Those who participate may make demands for change in the process. The researchers then try to respond. In this study on urban housing policy options, the Victoria Action Research Team took a role in guiding the research activities. Team members continually challenged the researchers to ask new questions and to consider new ideas and ways of working. The breadth of their professional backgrounds contributed different perspectives from which to examine the questions. They brought a common commitment to improve housing policies for low-income women and varied expertise, ranging from knowledge of the multiple zoning laws to years of experience advocating for supportive housing services. The Victoria Action Research Team constantly kept questioning the assumptions and the specifics of the research activities. In Regina and Saint John, similar groups were forming to provide these challenges.

In action research, the funders usually set time lines according to the terms of the contract. Yet the agendas of the participants and the funders may not be the same, complicating the research and, at times, slowing it down. Still, we as researchers were responsible for finishing the project, writing up the report and ending our official involvement within the stated time lines. However, there is no cut-off time for reflection and action for those involved in the project. Action research produces energy that spins off in its own way as new ideas, actions and solutions are arrived at every day.

We heard clearly from all participants in the research activities—including women living on low incomes, housing advocates and decision makers—that they did not want this document to "sit on a shelf collecting dust." Thus, the researchers had to ask themselves some thought-provoking questions.

- What is our responsibility to ensure that the recommendations are heard once the final report is accepted by Status of Women?
- Do we have an ethical duty to respond to the unwritten assumptions of the participants that action will be taken on the recommendations?
- Should research projects, such as these, be set up with provision for ongoing action?
- Would research projects, such as these, be approved with that provision?

Answers to these questions remain outside the scope of this report. But the questions have to be asked, and must continue to be reflected on by the community and the researchers.

This chapter talks about some of the actions that took place in Victoria, Regina and Saint John during the life of the project. We cannot argue that these actions were a direct result of the research; but they were influenced by participant involvement in the research activities. First, we set the context for action in Victoria followed by a discussion of benefits and activities of the action research project. Next, the actions in Regina and Saint John are presented. The chapter ends with a list of next steps. These steps are actions needed to ensure that the recommended policy options presented in Chapter 7 are developed further and implemented.

Victoria

Context

This policy-oriented action research project began its activities in June 1998. At that time, the lack of affordable housing for those living on low incomes was becoming a chronic problem in the Victoria region, as it was elsewhere across the country. People within the community and at all levels of government were exploring options, ideas and directions to tackle the problem.

At the municipal level, the *Municipal Act* amendment in 1992 mandated that each municipality in British Columbia include a section on affordable housing in its official community plan (OCP). Although this new section was added to the OCPs with varying degrees of commitment, the issue of affordable housing was now on the table at the municipal level throughout British Columbia. Since then, numerous amendments to the *Municipal Act* have included a variety of housing-related planning techniques to draw from to achieve affordable housing and continue to do so in response to the existing local planning processes, as described in detail in Chapter 4.

At the community level, advocates were working harder than ever for their clients, searching for those few available housing units that were safe, affordable and acceptable for those living on low incomes. Alternative housing possibilities were being developed. Homeless women themselves built Sandy Merriman House in 1995 as part of a training program. It offers homeless women a safe, but short-term, place to stay. The Victoria Cool Aid Society and St. Vincent de Paul successfully negotiated to build small, new, affordable housing units for low-income singles in downtown Victoria. Other agencies chose to increase public awareness of the lack of affordable housing. The Community Housing Initiative (CHI-V) developed a baseline study of affordable housing in the four core Victoria municipalities (Victoria, Oak Bay, Esquimalt and Saanich) and the two western communities (Langford and Colwood).

At the same time, the Together Against Poverty Society, an advocacy group, was struggling with an ever-increasing load of people living in poverty. The Community Housing Services, which no longer had funding to continue its housing registry, was struggling with its re-defined mandate to support those with a mental or physical disability, find them housing and respond to the pressing needs of the disadvantaged. As the numbers of those needing affordable housing grew, the demand for services by housing advocates and providers also increased. Housing advocates were becoming increasingly isolated from each other as they struggled from under a growing mound of work. Although much was happening, the sheer magnitude of the load seemed overwhelming.

By the spring of 1998, 13 government, grass-roots, academic and social agencies had formed the Capital Urban Poverty Project with a work plan to purchase data on poverty, work, housing and other variables from the Canadian Council on Social Development's Urban Poverty Project. Regina and Saint John had already joined that national project. Several researchers and many participants in the research activities of this action research project were also members of the Capital Urban Poverty Project. This cross-membership nurtured relationships, ideas, access to data on poverty and housing, and momentum. Several well-publicized community forums on poverty, attended by over 1,000 people, helped to bring issues of poverty, housing and gender into the consciousness of the public and decision makers.

Early Benefits of the Project

When we received Status of Women Canada funding for an action-oriented research project, local housing providers, advocates, municipal leaders and even the press watched with scepticism. People wondered about the necessity of focussing research on women. Others believed affordable housing was not a gendered problem. Community advocates felt they already knew the answers to affordable housing problems and what they needed was solutions. Some commented that it was pointless to re-invent the wheel. Yet, they realized a project of this size in Victoria had the potential to make a major contribution to local initiatives. Therefore, most people co-operated with the researchers, since they hoped to find new ways to meet the shortage of affordable housing stock in the region.

This research project provided a non-judgmental forum for people to talk about their work, their frustrations and their ideas for solutions. On numerous occasions, participants told us how much they enjoyed the discussions knowing they had been heard. This response was also true of the Action Research Team members. All of them were active in the community and were interested in some aspect of housing as planners, architects, politicians, community advocates and writers. Each brought a valuable contribution to the table. Each left with new understandings of the problem and a renewed commitment to women's affordable housing needs that she will take back to her community and profession.

Participants in the focus groups with housing providers and advocates often made comments to each other such as: "Oh, I've talked to you on the phone but never met you before." Or, "I haven't seen you for years." The research activities provided a forum for people coming together and sharing their thoughts and frustrations on housing concerns. It was also the catalyst needed for two women to re-activate a Victoria housing coalition that had ended two years previously. This coalition is now continuing; many of its members attended our focus group meetings.

At the decision makers' meeting on February 3, 1999, about half the group had previous in-depth knowledge on affordable housing but half did not have that knowledge. Still, everyone was in a position of influence. With 44 key decision makers plus the Action Research Team members in one room discussing affordable housing and women, the synergy was tremendous. There was also a strong sense that poverty and affordable housing were far more pressing issues than imagined. We could not control the information people took back to their work, but we do know that everyone was more focussed on poverty, affordable housing and women. Questions, such as what is affordable and why the focus on women, would remain with many participants long after the meeting ended.

During the course of the project, we produced two updates, which were mailed to all participants. The information in these updates has been quoted often. For example, two community workers commented that, until they saw the information in Update #2, they had no idea of the extent of youth poverty in the region even though these same women worked with street youth. At one of the final meetings of the project in November 1999, attended by women living on low incomes, housing advocates and providers, and decision makers, we considered how action would continue past the life of the project. Each woman expressed her interest. Each spoke of how she felt best able to contribute given her circumstances, her interests and her time.

My own professional involvement with housing has grown. It began in June 1998 with a part-time contract on this project while I finished a participatory action research study for a postgraduate degree. My work was informed by research and by a commitment to feminism, and to sharing power. Through my employment as research associate on this action research project, my work is now informed by my understanding of housing needs of women living on low incomes and of the assets our community has to offer. Since May 1999, I have combined my part-time research position with another job as a community housing co-ordinator in the Victoria region. As a community development worker, I am in a position to develop action strategies on policy recommendations made by this and other projects, both directly or through coalition building and community/municipality awareness.

Victoria Actions on Affordable Housing

As stated earlier, local housing actions take many forms. Previous to this research project, there was little recognition of the different needs and realities of women and men in relation to affordable housing at the local level. Although there is much debate on the merits of separating women and men's needs in terms of creating more affordable housing, gender is now included in discussions. The following are a few examples of affordable housing actions that did not arise directly from the research yet were influenced by the project. Some of the actions speak to newer groups formed to press for affordable, supportive housing. Other examples include actions by established groups to study further housing issues. The remaining examples capture activity that translates general policy options into more specific initiatives, along with energy to press for implementation.

- The Victoria Housing Coalition, a group of non-profit advocates and individuals who support those living in low-cost housing, was resurrected in the spring of 1999 partly because two key women attended one of the research focus groups. They recognized the isolation between groups that had occurred over the last few years and wanted to reunite interested housing advocates. It has committed to push for enforcement of the maintenance of standards by-law in Victoria and will advocate for both development of, and enforcement of, standards of maintenance by-laws in the other municipalities of the Victoria region

- A group of agencies working with women who have multiple barriers to living in safe, permanent housing want to create supportive housing for such women in the Victoria region. This group works for women leaving abusive relationships or the sex trade, low-income lone parents and older, low-income women with emotional and mental health issues, older low-income women with the same issues, women who are homeless or using emergency shelters as homes, and women from other cultures who also must deal with racial and cultural issues.

  Those professionals, including myself, are meeting to develop a supportive housing strategy. They have two goals: develop more housing with support for women who have been disadvantaged and position themselves as a group who collectively make decisions, form strategies and direct the development and management of these housing projects. Most of the professionals involved in this women's supportive housing committee attended at least one of the research focus groups or meetings. They include the Victoria Women's Transition House, Hill House, the Cridge Centre, Sandy Merriman House, the YM-YWCA of Greater Victoria, Bridges for Women, the Pacific Centre Family Services Association, PEERS (Prostitutes

Education Empowerment Recovery Society), the Burnside Gorge Community Centre and the Intercultural Association of Greater Victoria.

- Throughout the fall and winter of 1999-2000, the CRUNCH Housing Committee, Urban Development Institute (UDI) and Canadian Home Builders' Association (CHBA) planned and sponsored the Housing Affordability Challenge. Approximately 75 people from eight of the 13 municipalities participated. Four volunteer teams took on the challenge of answering the question: how can you respond to the need for more affordable housing in the Victoria region for either market or non-market housing without a major dependence on uncertain senior government funding? These teams, consisting of builders, developers, accountants, architects, private landlords and people from non-profit agencies presented their plans on how to develop more affordable housing to an audience of planners, municipal politicians, architects, downtown residents and community associations. Ideas produced in the March 3, 2000 event were informative, innovative and thought provoking. Most important, participants agreed to continue to meet. They will reconvene to ensure continuation of the ideas and of collaboration across sectors as they look for made-in-Victoria solutions to the housing affordability CRUNCH.

- A peer learning initiative in the form of a study group is being considered through the Division of Continuing Studies at the University of Victoria. It will include women on low incomes who participated in the project and who want to continue looking for housing options for themselves and for women in similar circumstances. The women will set the agenda and work together to find their own solutions. They too, will continue to contribute to the discussion according to their interests, circumstances and time.

- The updates and poverty data from the Capital Urban Poverty Project with whom we worked closely has influenced some municipal councillors. They were quite shocked at the depth and scope of poverty and conditions of housing in their own community. For example, one of the Action Research Team members and councillor for Central Saanich successfully negotiated a needs assessment on affordable housing options to be carried out in her municipality.

- The Greater Victoria Community and Social Planning Council, our contractor, has completed a study on the quality of life based on the Statistics Canada 1996 Census data, information from the Capital Urban Poverty Project and the Federation of Canadian Municipalities Quality of Life Index. In November 1999, the Board of Directors of the Community Council passed a motion to make affordable housing a priority for the work in 2000 including a quality of housing index. This index will respond to the information requests of a wide range of people whose work impacts directly on housing and poverty. We now must ensure that women and men's housing concerns are profiled separately.

- In the 1999 funding applications for subsidized housing, HOMES BC asked all non-profit housing providers to develop a demographic profile of the housing needs in the region. The major providers in the Victoria region, in turn, asked me to collect the required data. This was the first time such information was compiled. It revealed a greater than anticipated lack of affordable housing in this area. This information has now been shared with numerous housing interest groups and will continue to be used as a baseline for non-profit housing providers. However, there was no reference to gender in the data requested.

- The Capital Health Board has included affordable housing in its mandate and has asked for input into the development of a framework that includes affordable housing as a health issue.

- The Capital Regional District Planning Services is a partner in the Capital Urban Poverty Project, and has a chapter on housing in the recent report, *Poverty and Inequality in the Capital Region of British Columbia* (see Goldburn 2000). This organization is a major player in facilitating the regional growth strategy analyzed in Chapter 4. Further study and publications on housing, including affordable housing, are on the agenda of the CRD Planning Services.

Regina

Regina has a track record in addressing the concerns of women living in poverty and housing, as summarized in Chapter 1, beginning with the *The Mayor's Task Force on Women's Issues* (Regina 1988) and the 1996 report *Women and Poverty in Saskatchewan* (Whyte and Thompson 1996). Regina also became a member of the CCSD Urban Poverty Project. In response to the initial contact with the research members of the Victoria Housing Policy Options for Women Project, a core of individuals met to identify the major local housing problem in Regina as the lack of supportive housing for women with mental health concerns, addictions and abuse histories. A subsequent focus group with housing providers and decision makers recommended a needs assessment to determine the extent and shape of the housing needs of women challenged by addictions and illnesses, or who were not eligible for existing programs. Pulling together funding from three sources, a needs assessment began in December 1999, advised by a research advisory group made up of concerned agency representatives and individuals. Besides preparing a report, the planned action for next year is to present the results to a community forum geared to changing policies.

Besides this specific focus, concern over the loss of affordable housing in Regina has increased in the last two years as private sector companies, such as a Calgary-based, Boardwalk Equities, purchase low-cost rental properties and raise the rents on a regular basis while refurbishing the apartments. Boardwalk has purchased about 20 percent of the rental housing in Regina, including some social housing. Ad hoc groups have been meeting to express concerns, and to search for solutions. Several community meetings were held in the fall of 1999 to see if a group of people could organize around housing affordability. This group has named itself the Right to Housing group, and may seek a new mayor's task force on affordable housing. This group has no funding for the necessary community organizing associated with these directions. Thus, at the time of writing, the City of Regina plans to host more meetings, but future work is not clear.

Two other actions are under way in Regina at the time of writing, inspired, in part, by the growing concerns about housing and poverty highlighted by this research project and the CCSD Urban Poverty Project. These actions include the Social Development Council of Regina's investigation of affordable low-income housing in Regina, with a report to be released mid-December to a forum for government and grass-roots organizations. Also, the Committee for

District Health is looking into housing, and may be hiring a person who will have responsibility to connect health and housing initiatives.

Saint John

The Urban Core Support Network was formed in 1994 in Saint John to study poverty and take action. It is a strong coalition of community agencies and groups, including churches, individuals living in poverty and a small representation from government and labour. With grants from the Status of Women Canada, it published a report on women's poverty in 1998. Housing was certainly a concern, especially for single non-elderly women. The agency chair of the Urban Core Support Network was the Human Development Council of Saint John.

The Council was also a member of the CCSD Urban Poverty Project and, through it, we met its executive director, Cathy Wright, and began conversations about women, poverty and housing. Cathy Wright and Marge Reitsma-Street delivered a joint paper on anti-poverty initiatives in Victoria and Saint John at the Social Welfare Policy Conference in Montréal in June 1999. The activities in Saint John include experiential workshops co-facilitated by women living in poverty and other members of the Urban Core Support Network for government groups, non-profit boards of directors and educational institutions. They also contributed presentations and information for the Social Policy Renewal Process initiated by the provincial government, a process that produced the *Discussion Paper on Social Policy* (NBSPRS 1999). It is not yet clear if the new government in New Brunswick will continue a commitment to renewing social policy.

The Urban Core Support Network concluded its 1998 report by saying: "Poverty is not an issue that exists in isolation; it is closely related to the current public tendency to allow economic principles to drive social policy, creating an economic imbalance which exacerbates social problems" (1998: 19).

After examining the personal, social and systematic barriers that contribute to women's poverty, policies were singled out for future action in Saint John and New Brunswick. Just when we started to write this report on women and housing, the Urban Core Support Network received additional funds to engage in policy-changing processes regarding four specific policies, all of them relevant to housing and women. The goal is to change the policies in order to increase the stock of quality, affordable housing for women and the income capacity of women to pay for safe, quality, affordable housing. The objectives for policy changes are as follows.

- Increase affordable, quality housing for single, low-income women, especially non-elderly women.

- Change the Provincial Household Income Policy regarding the definition of an "economic unit" as the basis for a social assistance cheque to end penalties on women for sharing shelter costs.[12]

- Promote more transitional support for low-income women looking for work or earning an education, such as suitable child care, transportation, legal services for landlord–tenant disputes, appeals on social assistance decisions or custody orders.

- Increase the wage exemptions and reduce the high taxation on earnings for people on income assistance, with better combinations of resources and benefits during the 24 months of transitions on leaving social assistance.

The Urban Core Support Network is using its third year of funding from Status of Women Canada and the Sisters of Charity to work toward changing various government policies that affect the income capacity of women to afford housing and the development of quality, low-cost housing stock. Using community development processes, the immediate aim is to build a strong network of policy makers and stakeholders, including women living on low incomes. The goal is to address the income capacity of women to pay for shelter and to increase the availability of low-cost housing stock, especially for single women. Some of the activities listed in the September 1999 to September 2000 work plan prepared by Cathy Wright include the following.

- Share information and knowledge with similar groups across the country including the Housing Policy Options for Women Project in Victoria and Regina.

- Organize a meeting with the regional director and assistant deputy minister of Human Resources Development Canada to explore the development of a policy working committee.

- Bring into this policy working committee representatives of government, business, community organizations and women living in poverty.

- Offer a workshop to staff of municipal and provincial housing departments on concerns and possible alternative policies.

- Work closely with the New Brunswick Coalition of Transition Houses on the transitional policy changes needed with regards to child care, transportation, work exemption while on income assistance and financial support for shelters.

- Meet with the Business Community Anti-Poverty Initiative Housing Working Group to explore ways to work on the various policy initiatives, especially to increase the stock of low-cost housing for single women.

This last activity is part of a unique set of anti-poverty initiatives occurring in Saint John. The Business Community Anti-Poverty Initiative was begun late in 1997 by a retired vice-president of the Royal Bank. One of its working groups focusses on housing, and Wright reports that they are currently gathering facts related to the kinds of housing problems and possible solutions.

Summary

This chapter is about action research and how it affects community. It details how action research can have an impact on the participants through the research activities and how participants then take their own experience in the action research project to actually do the action. It presented the interrelationship between research, participants and the actions in Victoria, Regina and Saint John. The combination of research information, a deep commitment by participants, and various concrete actions help to build momentum so policies will be developed and implemented to ensure long-term changes to housing policies as they affect both women and men. The housing policy options, as presented in the next chapter were developed, in part, through research and, in part, through appreciating the actions that have taken place, mostly in Victoria but also in the other cities. The combination of research and action, we argue, is necessary to keep building the momentum to develop and implement proposed policies.

7. DEVELOPING URBAN HOUSING POLICY OPTIONS FOR WOMEN LIVING IN POVERTY

Victoria's Action Research Team[13]

As developing innovative housing options to improve the housing situation of low-income women is a key focus of this project, the choice of options has been a preoccupation from the beginning. The previous chapter described initiatives undertaken by individuals and groups committed to improving housing for people living on low incomes. Some of those initiatives were inspired by our research. Some inspired us, as we worked together, to understand the housing needs and policy gaps in order to develop local policy options that would enhance the provision of affordable, adequate, appropriate housing as well as supportive housing services for women living on a low income.

This chapter first summarizes the process used to develop housing options. It then puts forth seven housing policy options. For each option, a short rationale based on the research findings is presented. Then, the advantages and disadvantages of each option are listed along with some of the steps that would help in the development and implementation of the option. The chapter ends with comments on a proposed action strategy.

The Action Research Team was mindful that governments, financial institutions, non-profit organizations and the housing industry must make decisions regarding the allocation of resources based on information, analysis and the evaluation of data. Hence, this chapter draws on qualitative and quantitative data as well as the expert knowledge of the 10 members of the team to develop policy options. We drew on the qualitative data obtained through the consultation process of assessing housing needs and gaps with Victoria participants as reported in Chapter 3, as well as the gender lens analysis of Victoria policy documents presented in Chapter 4 and the statistical data analysis of housing affordability and availability summarized in Chapter 5. Discussions with those undertaking the assessment of housing needs, policy gaps and possible policy options in Saint John and Regina also helped to give substance to developing the policy options. Given that the research and action activities reported throughout the previous chapters occurred mostly in Victoria as did the development of policy options, the following seven urban policy housing options are applicable primarily to Victoria. While these options primarily address the housing concerns of women living in poverty in Greater Victoria, they are also relevant for similar-sized cities elsewhere in Canada, with appropriate modifications to take account of the demographic, political, institutional and socio-economic context of each city.

The Process of Developing the Options

Developing options was done through a process of iterative deliberations, primarily by the Victoria Action Research Team. Many others, however, participated in the work of brainstorming possible options and selecting seven. Information from the following sources, mostly compiled in Victoria, was also used to inform and clarify the options:

- discussions involving 19 low-income women who are all renters;
- focus groups with 23 housing providers and housing advocates;
- a meeting with 44 decision makers;
- statistical data relevant to women's poverty and housing;
- gender analysis of municipal and regional policy documents;
- information obtained from contacts in Regina and Saint John;
- relevant literature sources; and
- the expertise and experiences of the Action Research Team.

Three structured meetings in the fall of 1999 were used to specify the policy options. In a September meeting of the Action Research Team, preliminary reports on qualitative and quantitative data were presented by the researchers, along with a paper on possible options.

The team then developed and hosted an October policy options workshop to bring together representatives from each of the groups that had already been consulted as part of earlier research activities. Women living on low income, housing advocates and providers, and decision makers met with the Action Research Team to explore housing data and personal experiences. Ideas were initially brainstormed in small groups in which women from the various perspectives met and worked. Later in the morning, the ideas were put on flipcharts, and a facilitator helped all those present to clarify the specific meaning and priority of various options.

Information from this October workshop was used to refine options. On a big paper place mat for each participant, the researchers listed needs and gaps on the left and options on the right with blank spaces for writing down points and other options in the middle. This helped in the selection and prioritizing of housing policy options in a November 1999 meeting attended by representatives of Regina, Saint John and the contractor, the Community Social Planning Council of Greater Victoria. All listened to short presentations on housing needs and policy gaps based on qualitative and quantitative data from each city. Together, the participants generated options to help answer the following questions.

- What creative and practical policy options can we come up with that meet the preferences of women living on low income?

- What can we do to improve the living conditions of women who live in substandard housing?

Using decisions made at that November meeting, a draft list of options was prepared by the researchers, along with the rationale, and several advantages and disadvantages of each option. This draft was circulated for clarification, refinement and approval of each member of the team. The approved version follows.

Urban Housing Policy Options

1. Increase the economic capacity of women so as to expand their housing options.
Our research confirms the findings of others that poverty is the key cause for the lack of housing options for women living on low incomes. Therefore, increasing their income is an obvious solution to expanding their range of decent housing choices. This policy option addresses the central issue of affordability for women and provides them with greater access to different types of housing.

Advantage

- Addresses the key problem of affordability and the issue of quality of housing, because it offers a greater range of choices.

Disadvantage

- Relies on an optimistic premise regarding political will and requires a shift in resource allocation or increased government expenditure.

Steps involved in creating this policy option

- Increase the portion of income assistance that women can use for shelter costs.

- Provide accessible and appropriate education and training to enable women to generate their own sources of income by obtaining employment and/or creating their own businesses through community economic development and co-peratives.

- Provide affordable child care to enhance women's ability to participate in education, training, paid work and to run their own businesses.

- Promote affordable home ownership by offering incentives for partnerships with lending institutions, governments and the housing industry.

- Recognize sweat equity as a minimum share for joining housing co-operatives or for obtaining a small mortgage for the purchase of a home.

2. Increase the stock of small-scale, quality rental units in the private market.
Although provincial and federal governments need to give much higher policy and funding priority to increasing social housing, it is important to explore local and private market housing options especially for small, low-income households. Besides finding an increase in poverty among women in Victoria, Regina and Saint John over time, the research revealed a substantial number of small one-, two- and three-person households living on low incomes and spending over one third of their gross income on shelter. Moreover, in the qualitative data, poor women reported they felt pressured to move frequently to find affordable and appropriate housing, or they had to resign themselves to living in substandard housing even though they desired and needed safe, quality housing.

Given the high cost of land and construction and the desire to protect green/blue spaces, innovative approaches to generating small-scale quality rental units are needed to meet the housing needs of unattached, low-income women and lone parents with small families. These rental units include single suites owned by individual home owners and small apartment complexes owned by private landlords. The gender analysis of municipal and regional policy documents in Victoria indicates this option is considered feasible and worthwhile in the local context of Victoria.

Advantages

- Low impact housing form.
- Funded by the private sector.
- Distributes affordable housing throughout existing neighbourhoods.
- Protects green/blue spaces of arable land and coastlines.
- Makes use of existing municipal infrastructure, thus reducing development costs.
- Reduces problems of transportation, keeps urban school populations constant.

Disadvantages

- Slow and incremental production of housing units.
- Length of time required to review and change the provincial building code and municipal zoning by-laws.
- Vulnerable to NIMBYism due to zoning changes occurring in established neighbourhoods.

Steps involved in creating this policy option

- Change zoning by-laws to allow for more flexibility in housing type and for higher density within urban areas (e.g., infilling).
- Change building codes to ensure flexibility for construction of small-scale, quality rental units.
- Introduce incentives for home owners and land owners (tax breaks, low-interest loans and small grants, assistance with construction design) to encourage them to create new housing units (e.g., micro-suites, carriage houses) to increase the supply of small, quality rentals at an affordable price.
- Develop appropriate and flexible regulations to facilitate the integration of secondary suites (such as safety regulations, density/size regulations and parking requirements) within existing neighbourhoods.
- Provide financial incentives to developers (tax breaks, reduced development fees) for construction of new rental units or renovation of existing stock.

3. Retain and maintain existing affordable housing stock in both the public and private sectors. Existing affordable housing stock must be retained and maintained because it provides the most prevalent rental option for women living on low incomes and protects them from joining the ranks of the homeless. Regina's experience of losing 20 percent of its affordable rental units during the life of this project, to the rapid acquisition and refurbishing activities of Boardwalk Equities Inc., reinforced concerns raised in the literature and in the experience of the Action Research Team regarding the threats faced by current affordable housing stock and conversely the efficiency of maintaining existing stock compared to building new, affordable, adequate housing.

Advantages

- Provides for adaptive reuse of existing housing stock.
- Protects green/blue spaces of arable land and coastlines.
- Maintains older buildings that would preserve the character of the neighbourhoods and enable older residents to age in place.
- Distributes affordable housing throughout different neighbourhoods.

Disadvantages

- Municipal costs for inspection are expensive.
- Landlords may pass renovation costs on to the tenants.
- Requires a creative approach by councillors and municipal staff with the courage to make the required changes in the face of NIMBYism.
- Requires provincial action on building codes and municipal action to decrease time involved before building begins.
- Lack of political will to allocate resources for enforcement of regulations regarding maintenance standards.

Steps involved in creating this policy option

- Make councillors and their staff, as well as community groups, aware of the rate of loss of housing stock and the danger it poses.
- Develop anti-demolition regulations (e.g., City of Vancouver by-law) to retain affordable housing units.
- Implement standards of maintenance by-laws to preserve the quality of existing affordable housing units.
- Increase funding for the federal Residential Rehabilitation Assistance Program (RRAP) to encourage renovation of aging housing stock.

- Promote innovative partnership models involving all levels of government, housing providers and other non-profit organizations, and the housing industry.

- Legalize existing secondary suites and develop flexible regulations to encourage registration of existing secondary suites while still maintaining health and safety standards.

4. Increase social housing stock by establishing flexible and locally/regionally based housing trusts with dedicated funding.

Approximately five percent of housing stock is social housing geared to the income of women. The waiting lists for social housing are very long. With the federal withdrawal from building social housing, including housing co-operatives, and the reluctance of most provinces and municipalities to use the decreasing federal and other funds for social housing, most low-income women must rent in the private market. Although the women in our research reported a preference for a range of private and social housing options, they were concerned about the costs, quality, discrimination and lack of safety and suitability of too many of the private rental units for those with a low income.

A housing trust will hold land and buildings contributed by municipalities, non-profit and for-profit housing providers, and community groups and through private donations. The land would be used and preserved for affordable housing in perpetuity. The option would be financed by government funding, cash donations and financing from unencumbered equity of lands within the trust to assist community groups to develop and hold housing for non-profit management. It would provide a channel for government capital contributions and long-term loans for affordable housing; develop and manage housing within the trust; and provide development and management expertise to non-profit groups for housing within or outside the trust.

Experience in other jurisdictions (principally the United States) suggests that such trusts can be very successful *if* they are provided with a dedicated source of ongoing funding; a B.C. example of the type of funding required is the Real Estate Foundation, which is funded through interest on realtors' escrow accounts. This could be established by specific legislation, or simply incorporated under the *Societies Act*.

Advantages

- Addresses the supply of affordable housing by leveraging contributions of community and philanthropic equity.

- Would benefit all renters, including families, seniors and individuals with special needs.

- Provides a source of funding, financing and development assistance for affordable housing at arm's length from government.

- Reduces the impact of costs inherent in delivering a government program.

- Arm's length status may appeal to corporate and individual donors (e.g., through the donation of one's home in a will) who have until now seen affordable housing as a government responsibility.

- Ensures that land is always available for rental housing, improving stability.

Disadvantages

- Jurisdiction and mandate may overlap with government housing agencies such as B.C. Housing.
- Dedicated source of substantial ongoing funding is required for success.
- Government funds managed at a distance may reduce accountability.
- Would need considerable set-up time for research and consultation to establish an appropriate model.
- Would likely require legislation for most effective and accountable model.

Steps involved in creating this policy option

- Publicize the idea of housing trusts so non-profit housing groups can benefit.
- Research successful models in the United States, as well as the Community Land Trust Foundation, a B.C. non-profit society.

5. Increase housing with supportive services for certain groups of women living on low incomes.

Currently, there is a lack of housing with integrated supportive services for caregivers of children and adults with health or various social problems, young women (15 to 24 years of age) facing homelessness and reintegrating into the community, women leaving prisons, teenage mothers, women of all ages restructuring their lives as a result of abusive relationships, women combating alcoholism and drug addiction, women facing barriers to education, training and employment, and women coping with a disability or struggling with the effects of racism and sexism. They need access to appropriate supportive services that prepare them for the transition from unstable to stable housing. These services should be designed in consultation with the people affected in order to respond to their special circumstances.

Advantages

- Would assist the most vulnerable groups of poor women.
- Long-term savings to health care system because of the well-established correlation between housing and health.
- Private landlords (especially owners of single-room-occupancy dwellings) will have access to and the support of mental health professionals.

Disadvantages

- Initial costs will be high for governments to provide the level of services needed.
- Lengthy time period to raise policy makers' awareness of these special-needs groups.

Steps involved in creating this policy option

- Develop comprehensive policies to ensure that the provision of supportive services is co-operatively delivered by housing providers and other social service agencies.

- Create a range of supportive services based on specific assessment criteria that include the women's participation in the design of services they need. These criteria should be informed by the fact that some people need permanent or long-term support while others, because of health problems and socio-economic circumstances, may require support services on a short-term or occasional basis. The type of support needed and the length of time required must be determined on an individual basis.

- Provide supportive services via sympathetic management teams to women living in unstable housing situations.

6. ***Broaden the eligibility criteria for social housing to include different categories of low-income women.***

Although social housing comprises about five percent of rental housing in Victoria, Regina and Saint John (and elsewhere in Canada), it is the only affordable housing option available to many women. But the opportunity to obtain social housing is limited. Current waiting lists are unreasonably long. The available units go to families with children, seniors, people with disabilities and women survivors of abuse. Women who live in social housing units, whose children leave home, may no longer be able to stay. Also, unattached women under the age of 55 are normally not eligible for social housing.

Advantages

- Achievable if housing providers are flexible.

- Relatively low cost if adaptive reuse of existing housing stock occurs.

Disadvantages

- Governments unlikely to fund the number of social housing units needed to support the housing requirements of both families and older, single, low-income women.

- Empty-nesters and unattached older women are not high priority groups for policy makers.

Steps involved in creating this policy option

- Build additional social housing to increase access to excluded groups of low-income women.

- Develop innovative designs for adaptable social housing units that can accommodate changes in size.

- Require non-profit housing providers to arrange for a smooth transition for women whose children have left home to "empty-nester" housing or seniors housing.

- Review eligibility criteria to ensure access to social housing for unattached older women (45 to 55 years of age). As an example, look at age requirements for seniors housing in the downtown east side of Vancouver where women 45 and over are eligible.

7. *Promote increased participation of renters in the management of social housing complexes and their future development.*

Resident involvement in management is a clear obligation of housing managers at Canada Mortgage and Housing Corporation (CMHC) complexes, but the process for tenant participation is not well publicized nor is participation encouraged. There are only a few active tenants' associations in the social housing complexes in the Victoria municipalities. Nor are there explicit mechanisms to include potential renters or owners in the renovation or development of additional social housing units.

Advantages

- Enhances women renters' sense of autonomy and enables them to take charge of their own housing.
- Training ground for acquiring a skill set relevant for future collective action.

Disadvantages

- Process of learning consensus—building and negotiation skills requires experienced facilitators.
- Lengthy process to achieve full participation of renters.

Steps involved in creating this policy option

- Inform current residents of social housing complexes about the benefits of participation in management.
- Involve potential residents in planning, design and management of new developments and integrated support services.

Conclusion: An Action Strategy

Most of the research findings on women, poverty and housing from the various sources are not new. However, the concerns are more urgent and pressing as we see that poverty rates have increased in the 1990s in our cities and neighbourhoods. At the same time, housing and other costs have not decreased, but increased as well. Finding adequate, appropriate, affordable housing in order to make a home is not just a challenge for women living on low incomes, but a huge hurdle. As one of the women in our consultations concluded:

> *For low-income women who can't find affordable accommodation, it only reinforces their belief that this is all that I'm going to get in life. It can be really devastating when you are looking for housing, you are trying to get out of an abusive relationship or turn your life around, and there's nothing there to support you.*

Nor are many of the policy options presented in this concluding chapter new. Nonetheless, there remains a reluctance on the part of policy makers to change or expand present policies to meet the needs of women living on low incomes. The Action Research Team recognizes the need for an integrated process and ongoing pressure to ensure that the steps outlined under the above policy options are taken to create more affordable housing for women living in poverty. Supported by the low-income women and the older participants, the Action Research Team considers it important to move these options higher on the local policy makers' agenda.

Several actions are critical to ensure that the seven policy options are developed and implemented. These actions also reflect a consensus of recommendations made by participants in the research activities, including the Action Research Team in Victoria and the fledging teams in Regina and Saint John, as well as the women living in poverty, housing providers and decision makers who joined the focus groups and policy options workshops.

Political will is necessary for change to occur. Local councillors must believe that affordable housing is indeed a municipal concern and that their municipality has a responsibility and some capacity to respond to the housing needs of those living on low incomes. Acting on this belief takes money and, therefore, giving precedence to policies creating acceptable affordable housing over other pressing requests. Whoever determines the municipal agenda has a great influence on outcomes. A number of people suggested that a housing advisory committee in each city was necessary to promote affordable housing concerns to the public and to offer solutions to municipal leaders and housing providers.

Education is needed. Councillors need information on both the local demographics of poverty and housing affordability, and anecdotal stories of individual circumstances of their housing needs. A member of one municipal council stated:

> *I think that there is this underlying assumption in the social activist world that [affordable housing] needs are readily apparent to the people that make the decisions. I'm not convinced they are, certainly from where I sit they are not. I still think that the argument for certain types of housing can be presented in a very tangible concrete way to those people who have money and have decision-making power.*

The community at large too, must be educated on the effects of various affordable housing options on the community. Ways of producing these options must be considered at both neighbourhood and regional levels. The health of a community depends on decent standards of living for everyone. Facts and good options are needed to combat NIMBYism. Education is also needed for the many women living on low incomes who are unaware of options available to them. They should have easy access to this information to facilitate their search for affordable housing and for support services available to those with multiple difficulties.

Training is also needed in gender analysis for those who have the responsibility to develop or implement policy at a municipal level. Through the gender lens approach to policy analysis produced by the Status of Women Canada, and various provincial ministries, including B.C.'s Ministry of Women's Equality, federal and provincial policy makers have a tool to provide a framework of understanding. Municipalities and regions (such as the Capital Regional District in British Columbia) also need a similar tool so they can develop an understanding of gender-based policy and develop analytical tools that attend to gender differences in housing policy debates.

Following are specific components of a proposed action strategy that could transform some of the seven options developed in this chapter into reality.

- That tenant groups, housing advocates and anti-poverty activists use their experiences and information from research studies and gender analysis to educate councillors, local government staff and the public about the housing needs and preferences of women and men living on low incomes as well as the negative consequences of ignoring substandard housing, the lack of affordable housing and the persistent NIMBYism.

- That municipalities set up housing advisory committees with a clear mandate to brief councillors and senior staff on affordable housing options for low-income women.

- That municipal governments set up a tenants advisory group that would have input into policies affecting renters.

- That non-profit housing providers, service clubs or churches, builders, lending agencies and representatives from all levels of government create a forum for input into housing at a regional level.

Taking these actions will focus the energy, ideas and momentum required to transform policy options as recommended in this chapter into specific policies that are implemented at a local level. It is clearly recognized that far more than local action on housing policy options is needed. Action is urgent at the provincial, federal and global levels to ensure that women and men are assured their human right to adequate housing as a necessity for life. Local housing options and actions will help some women. We hope consideration of the local options and implementing the actions will also add to the broader momentum pressing for progressive housing policies, especially for women living on low incomes.

APPENDIX A: TERMS AND DEFINITIONS

The Census

Every five years, everyone in Canada is obliged to complete a short census form that asks questions about sex, age, marital status, place of birth, language spoken most often at home and numbers of people in the household. A random 20 percent of the population is selected in each census area to answer a long form, with more questions about income and housing, paid and unpaid work, culture and health, education and modes of transportation. Results from these detailed questions are subsequently weighted and multiplied by five to provide an estimate of what is happening in the entire population.

City as Census Metropolitan Area (CMA, Statistics Canada)

The CMA is the geographical unit commonly used when examining an urban area. It is the boundary around an urban area that includes an urban core with adjacent urban areas and rural fringes, a population of at least 100,000 based on the previous census and the economic work centre for at least 50 percent of the employed work force who live in the area. When we use the word "city" in this report, we actually mean the Census Metropolitan Region or CMA. The population in 1996 for the Victoria CMA was 294,375, 117,635 for Regina and 123,650 for Saint John.

An advantage of using the CMA is its common definition across the three cities, a definition imposed by Statistics Canada. For this common census geographical unit, we have similar data and can compare estimates of housing affordability and availability. But the CMA is an imposed statistical definition for an urban area, and may not be similar to political boundaries with their governing institutions. This can be a limitation. Victoria's CMA, for example, includes 13 municipalities, each with its own mayor and council plus two unincorporated planning areas, while Regina's CMA has one mayor. A few years ago, the Saint John CMA reduced the number of its municipalities to five, each with its own mayor. There is no regional level of government in Regina, while the regional level of governments in Victoria and Saint John are modest in their powers. Chapter 3 describes in more detail the meaning and implications of these various boundaries on policy making at an urban level.

Core Housing Need

If a family or individual has to spend more than 30 percent of gross income to obtain housing, that individual or family unit is considered to be in core housing need; 26.6 percent of Canadian households were in core housing need in 1996. Of the poor Canadian households in 1996, 69.9 percent were in core housing need.

This minimalist definition of core need as affordability assumes, but does not ensure, adequacy and suitability according to standards of one person per room.

Family Structure: Economic Families and Unattached Individuals

Economic Families

Economic families are defined as those living in the same dwelling and related by blood, adoption, common-law or marriage.

Unattached Individuals

"Unattached" is the code word used by Statistics Canada to refer to persons who are not in economic families. But "unattached" suggests persons without attachments. The word inaccurately reflects the situation. Those persons living with friends or a partner of the same or opposite sex are grouped together with those who live alone in the census questions and analysis.

Poverty/Low-Income Cut-off (LICO)

There are various definitions of low income or poverty. Those that focus only on absolute poverty in developing countries define poverty as $1 per day (UNDP 1998). It is impossible to think about an adequate housing policy with this definition of poverty. Those definitions that assume that the relative poverty of groups in relation to all people living in a community should be the focus for housing policies include the European countries with their poverty lines of below 50 percent of median income and the LICO developed by Statistics Canada and used widely in Canada for many years. The LICO is used in the CCSD Urban Poverty Project and in this report. It is one indication of the capacity of women and men to find housing suitable to their needs.

The LICO figures listed in the box are often called the poverty lines. They are calculated in gross income from all sources as reported by individuals. Gross income means before taxes and deductions. A poverty line in gross income means the LICO figures are higher than the disposable income individuals and families actually have in their pocket to pay for rent or mortgage and other housing costs. The LICO is based on surveys of family expenditures conducted regularly by Statistics Canada. If a person or a family spends more than 54.7 percent of gross annual income on food, shelter and clothing, then that individual or family unit was deemed by Statistics Canada to be in "straitened circumstances" or "poor" (Lochhead and Shillington 1996). People living below this level of gross income, or the low-income cut-off, are assumed to have difficulty affording adequate housing and participating in community life.

Poverty Lines or LICOS
for Urban Areas of 100,000-499,999
in Gross Dollars

Size of Unit	1990 Income (1991 Census) $	1995 Income (1996 Census) $
1 person	12,433	14,473
2 persons	16,854	18,091
3 persons	21,421	22,500
4 persons	24,662	27,235
5 persons	26,946	30,445
6 persons	29,248	33,653
7 persons+	31,460	36,864

The LICO varies by the number of people in a household or family, and by the size of the community. There are those who argue the LICOs presented for cities the size of the Victoria CMA, Regina CMA and Saint John CMA (and used in this report) are too generous. There are serious efforts under way to lower the poverty lines. But, there are others who point to Gallup polls conducted yearly since 1976 that ask random samples of Canadians how much money is needed to house, feed and live, and the income levels that would be insufficient. Canadians consistently and unambiguously choose a low-income level that is virtually identical to the official LICO (Ross 1998). Below this poverty line, Canadians say, it will be difficult to find adequate housing, to raise a family and to live as an urban citizen.

REFERENCES

ACT (Affordability and Choice Today). 1996. *Safe Housing Standards for Affordable Renovation.* Federation of Canadian Municipalities, Canadian Home Builders' Association, Canadian Housing and Renewal Association, Canada Mortgage and Housing Corporation. Ottawa.

——. 1997. *Legalization of Secondary Suites in Surrey, BC.* Federation of Canadian Municipalities, Canadian Home Builders' Association, Canadian Housing and Renewal Association, Canada Mortgage and Housing Corporation. Ottawa.

Andrew, Caroline, Penny Curstein, Fran Klodawsky, Beth Moore Milroy, Janet McClain, Linda Peake, Damaris Rose and Gerda Wekerle. 1994. *Canadian Women and Cities.* Ottawa: Canada Mortgage and Housing Corporation.

Argyris, C., R. Putnam and D.M. Smith. 1985. *Action Science*. San Francisco: Jossey-Bass.

Beneria, Lourdes. 1996. "Thou shalt not live by statistics alone, but it might help." *Feminist Economics*. 2(3): 139-142.

Bish, Robert L. 1987. *Local Government in British Columbia*. Richmond BC: Union of B.C. Municipalities.

British Columbia, Ministry of Municipal Affairs and Housing. 1996a. *British Columbia's Strategy for Affordable Housing.*

———. 1996b. *Standards of Maintenance: A Guide and a Model Bylaw.*

———. 1997. *Planning for Housing: An Overview of Municipal Initiatives in British Columbia.* Victoria: Queen's Printer.

British Columbia, Ministry of Women's Equality. 1997. *Gender Lens: A Guide to Gender-Inclusive Policy and Program Development.* Victoria: Ministry of Women's Equality.

Burnside, Beverly, Veronica Doyle and Sheila Scott. 1996. *The Single Parents' Housing Study – The Effect of Housing Governance on the Health and Wellbeing of Single Parent Families in Vancouver*. May.

Canada, Status of Women Canada. 1996. *Gender-Based Analysis: A Guide for Policy-Making.* Ottawa: Status of Women Canada.

———. 1997. *Economic Gender Equality Indicators*. Commissioned by the Federal-Provincial/Territorial Ministers Responsible for the Status of Women. Ottawa: Status of Women Canada.

Carling, Paul J. 1990. "Major mental illness, housing and supports: The promise of community integration." *American Psychologist.* August: 969-975.

Centre for International Statistics. 1991. "Census Data Reference Tables: Poverty in Victoria, B.C."

CitySpaces Consulting Ltd. 1996. *An Analysis of Policies and Priorities in the Capital Region.*

CMHC (Canada Mortgage and Housing Corporation). 1998a. *Victoria Housing Market Outlook.* Autumn.

———. 1998b. "B.C. Housing Now." *British Columbia Housing Monitor.* Ottawa: CMHC.

CMHC (Canada Mortgage and Housing Corporation), Regional Business Centre Client Consultations on Priorities for Housing Research. 1999. *What We Need: The National Roll-Up of Regional Reports.* Prepared by Richard Cooper, Head Research, Inc. Montréal.

Colwood, City of. 1997. *Official Community Plan.*

Communitas Group Ltd. 1997. *Using the Land Trust Model to Facilitate and Integrated Development: St. Albert Project.* Homegrown Solutions. Edmonton.

Comstock, Donald E. and Russell Fox. 1993. "Participatory Research as Critical Theory: The North Bonneville, USA, Experience." In *Voices of Change: Participatory Research in the United States and Canada.* Edited by Peter Park, Mary Brydon-Miller, Budd Hall and Ted Jackson. Toronto: OISE.

Cooper Institute. 1999. *Assessing the Impact of Social Policy Reform on Women's Health.* Prince Edward Island Advisory Council on the Status of Women, May.

CRD (Capital Regional District) Regional Planning Services. 1997. *Official Community Plan Regional Growth Strategy Option: OCP General Content and Regionally Significant Statements Analysis.* Victoria: Capital Regional District, August.

———. 1998. *Framework for Our Future: An Agreement between the Capital Regional District and Member Municipalities on a Framework for the Preparation of the Capital Region's Growth Management Strategy.* September.

———. nd. Proposed Growth Strategy Alternatives for the Capital Region.

———. 1999a. *CRD Demographic Atlas 1999.* Victoria: Capital Regional District.

———. 1999b. *Population Growth, Capital Region.* Victoria: Capital Regional District, September.

———. 1999c. *Growth Strategy Alternatives for the Capital Region.* October.

CRD (Capital Regional District) Regional Planning Services and Westland Resource Group. 1999a. *Proposed Growth Strategy Alternatives for the Capital Region*. April.

———. 1999b. *Growth Strategy Alternatives for the Capital Region*. October.

CRHC (Capital Region Housing Corporation). "Policies and Strategies." Insert in *Building Choices: Housing Tool Kit for Local Governments*. Workshop Series.

CSPC (Community Social Planning Council of Greater Victoria). 1999. *Quality of Life in BC's Capital Region*. Victoria: CSPC.

CUPP (Capital Urban Poverty Project). 1999. "What is Poverty? Fact Sheet No. 1, February.

Curtis, Karen A. 1989. "Help from within: Participatory research in a low-income neighborhood." *Urban Anthropology*. 19(2): 203-217.

Dhillon-Kashyap, Perminder. 1994. "Black women and housing." In *Housing Women*. Edited by Rose Gilroy and Roberta Woods. London and New York: Routledge, pp. 101-126.

Dobash, R. Emerson and Russell R. Dobash. 1988. "Research as social action: The struggle for battered women." In *Feminist Perspectives on Wife Abuse*. Edited by Kerst Yllo and Michele Bograd. Newbury Park: Sage, pp. 51-74.

Doyle, Veronica, Beverly Burnside and Sheila Scott. 1996. "The Single Parent's Housing Study: The Effect of Housing Governance on the Health and Well-being of Single Parent Families in Vancouver." Unpublished manuscript. Vancouver.

Esquimalt, Township of. 1996. *Official Community Plan*.

Evans, Patricia M. 1997. "Divided citizenship? Gender, income security, and the welfare state." In *Women and the Canadian Welfare State*. Edited by Patricia M. Evans and Gerda M. Wekerle. Toronto: University of Toronto Press, pp. 91-116.

———. 1998. "Gender, poverty and women's caring." In *Women's Caring: Feminist Perspectives on Social Welfare*. Edited by Carol Baines, Patricia M. Evans and Sheila M. Neysmith. Second Edition. Toronto: Oxford University Press, pp. 47-68.

Evans, Patricia M. and Gerda R. Wekerle (Eds.) 1997. *Women and the Canadian Welfare State*. Toronto: University of Toronto Press, pp. 170-194.

Forum for Planning Action. nd. *Planning Ourselves In: Women and the Community Planning Process*. A Tool Kit for Women and Planners. Social Planning and Regional Council.

Freiler, Christa and J. Cerny. 1998. *Benefiting Canada's Children: Perspectives on Gender and Social Responsibility*. Ottawa: Status of Women Canada.

Freire, Paulo. 1970. *Pedagogy of the Oppressed*. New York: Continuum.

———. 1973. *Education as the Practice of Freedom, Education for Critical Consciousness*. New York: Seabury

———. 1985. *The Politics of Education*. South Hadley, MA: Bergin & Garvey.

Geller, Gloria with Joaane Kowalchuk and Debra Wiszniak. 1999. "Women, Poverty, and Housing Concerns in Regina." Report and presentation to the Action Research Team of the Housing Policy Options for Women Project, Victoria, November 12.

Goldburn, Chris. 2000. "Housing in the Capital Region: Contributor or Cause of Poverty?" In *Poverty and Inequality in the Capital Region of British Columbia: A Report of the Capital Urban Poverty Project*. Edited by Marge Reitsma-Street et al. Victoria: University of Victoria, Faculty of Human and Social Development, pp. 167-181.

Goldburn, Chris and Jane Seright. 2000. "A Demographic Profile of the Capital Regional District, British Columbia and Canada." In *Poverty and Inequality in Victoria's Capital Region*. Edited by Marge Reitsma-Street, Alan Hopper and Jane Seright. Victoria, BC: University of Victoria, Faculty of Human and Social Development.

Golden, Anne (Chair of Mayor's Homelessness Action Task Force). 1999. *Taking Responsibility for Homelessness: An Action Plan for Toronto*. Toronto: Access Toronto.

Gropp, Heather (Victoria Status of Women Action Group). 1995. *Women and the Economics of Aging: Women Speaking Out*. November.

Hajnal, Z.L. 1995. "The nature of concentrated urban poverty in Canada and the United States." *Canadian Journal of Sociology*. 20(4): 497-506.

Hart, Elizabeth and Meg Band. 1995. *Action Research for Health and Social Care*. Buckingham, Open University Press.

Hatfield, Michael. 1997. *Concentrations of poverty and distressed neighbourhoods in Canada*. Working Papers W-97-1E. Ottawa: Human Resources Development Canada, Applied Research Branch.

Hugo, Jane M. 1990. "Adult Education History and the Issue of Gender: Toward a Different History of Adult Education in America." *Adult Education Quarterly*. 41(1), Fall: 1-16.

Hulchanski, J. David. 1993. "New forms of owning and renting." In *House, Home, and Community: Progress in Housing Canadians, 1945–1986*. Edited by John R. Miron. Montréal and Kingston: McGill-Queen's University Press.

Hurtig, Mel. 1999. *Pay the Rent or Feed the Kids: The Tragedy and Disgrace of Poverty in Canada*. Toronto: McClelland and Stewart.

IULA (International Union of Local Authorities). 1998. *IULA Worldwide Declaration on Women in Local Government*. International Office of the Federation of Canadian Municipalities and The Swedish Association of Local Authorities, Harare, Zimbabwe, November.

Karlsen, Jan Irgens. 1991. "Action research as method: Reflections." In *Participatory Action Research*. Edited by William Foote Whyte. Newbury Park, California: Sage, pp. 143-158.

Kitchen, Brigitte, Andrew Mitchell, Peter Clutterbuck and Marvyn Novic. 1991. *Unequal Futures: The Legacies of Child Poverty in Canada*. Toronto: The Child Poverty Action Group and the Social Planning Council of Metropolitan Toronto.

Klodawsky, Fran and Aron Spector. 1988. "New families, new housing needs, new urban environments: The case of single-parent families." In *Life Spaces: Gender, Household, Employment*. Edited by Caroline Andrew and Beth Moore Milroy. Vancouver: University of British Columbia Press.

Kraus, Deborah and Margaret Eberle. 1998. *New Ways to Create Affordable Housing: Results of a national survey of housing providers - final report*. Ottawa: Canada Mortgage and Housing Corporation.

Krueckeberg, Donald A. 1999. "The grapes of rent: A history of renting in a country of owners." *Housing Policy Debate*. 10(1): 9-30.

Lampert, Greg and Steve Pomeroy. 1997. *Mechanisms to Encourage Rental Housing Production - Part B: Detained Analysis*. Final report. Municipality of Metropolitan Toronto.

Langford, District of. 1996. *Official Community Plan*.

Lee, Kevin L. 1998. "Urban poverty in Canada, 1990-1995: Preliminary Findings." Unpublished document, Centre for International Statistics and Canadian Council on Social Development, September.

———. 2000. *Urban Poverty in Canada: A Statistical Profile*. Ottawa: Canadian Council on Social Development, April.

Lithwick, N.H. and R. Coulthard. 1993. "Devolution and development: The urban nexus." In *How Ottawa Spends 1993-1994*. Edited by S.D. Phillips. Ottawa: Carleton University Press.

Lochhead, Clarence and Richard Shillington. 1996. *A Statistical Profile of Urban Poverty*. Ottawa: Centre for International Statistics and Canadian Council on Social Development.

Maguire, P. 1987. *Using participatory research: A feminist approach*. Amherst, MA: The Centre for International Education, University of Massachusetts.

Martin, Marion. 1996. "Issues of power in the participatory research process." In *Participatory Research in Health: Issues and Experiences*. Edited by Korrie De Koning and Marion Martin. London and New Jersey: Zed Books Ltd, pp. 82-93.

McClain, Janet. 1993. "Housing as a human service: Accommodating special needs." In *House, Home, and Community: Progress in Housing Canadians, 1945–1986*. Edited by John R. Miron. Montréal and Kingston: McGill-Queen's University Press, pp. 220-238.

McClain, Janet and Cassie Doyle. 1983. *Women as Housing Consumers*. Ottawa: Canada Mortgage and Housing Corporation.

———. 1984. *Women and Housing: Changing Needs and the Failure of Policy*. Ottawa: Canadian Council on Social Development.

Melchers, Ron. 1999. "Local governance of social welfare: Local reform in Ontario in the nineties." *Canadian Review of Social Policy*. 43, Spring: 29-58.

Miron, John R. (Ed.). 1993. *House, Home, and Community: Progress in Housing Canadians, 1945-1986*. Montréal and Kingston: McGill-Queen's University Press.

Moore Milroy, Beth and Caroline Andrew. 1988. "Gender-specific approaches to theory and method." In *Life Spaces: Gender, Household, Employment.* Edited by Caroline Andrew and Beth Moore Milroy. Vancouver: University of British Columbia Press, pp. 176-186.

NBSPRS (New Brunswick Social Policy Renewal Secretariat). 1999. Discussion Paper on Social Policy. Fredericton.

New Dawn Enterprises. 1997. *Building a Model for Affordable Home Ownership: New Dawn Enterprises*. Homegrown Solutions. Edmonton.

Neysmith, Sheila M. 2000. *Restructuring Caring Labour: Discourse, State Practice, and Everyday Life*. Toronto: Oxford University Press.

Novac, Sylvia. 1996. *A Place to Call One's Own: New Voices of Dislocation and Dispossession*. Ottawa: Status of Women Canada.

Novac, Sylvia, Joyce Brown and Carmen Bourbonnais. nd. *No Room of Her Own: A Literature Review on Women and Homelessness*. Ottawa: Canada Mortgage and Housing Corporation.

NOW (The Steering Committee Needs of Women Study). 1992. *Needs of Women (N.O.W.) Study for Esquimalt, View Royal and Vic West.* Tedlie Clark Management Group, February.

Oak Bay, District of. 1997. *Official Community Plan.*

Oak Bay News. 1999. "The Enduring Charm (and Influence) of the Uplands." University of Victoria Community Report insert, April 9, p. 10.

Pomeroy, Steve. 1999. "Municipalities providing new leadership in affordable housing." *Canadian Housing*. 16 (10) Spring: 7-10.

Prince, Michael J. 1997. "Holes in the safety net, leaks in the roof. Recent changes in Canadian social policy and their implications for housing programs and clients." A paper for the National Association of Housing and Redevelopment Officials, San Diego, October.

Regina, City of. 1988. *The Mayor's Task Force on Women's Issues*. Regina: Mayor's Office.

Reinharz, Shulamit. 1992. *Feminist methods in social research.* New York: Oxford University Press.

Reitsma-Street, Marge. 1996. "Activist research contributions to shutting down a welfare snitch line." *Atlantis*. 21(1), Fall: 123-132.

Reitsma-Street, Marge and Robert Arnold. 1994. "Community-based action research in a multi-site prevention project: Challenges and resolutions." *Canadian Journal of Community Mental Health*. 13(2), Fall: 229-240.

Reitsma-Street, Marge, Alan Hopper and Jane Seright (Eds.). 2000. *Poverty and Inequality in BC's Capital Region*. Victoria: University of Victoria, Faculty of Human and Social Development.

Ridgway, Priscilla and Anthony M. Zipple. 1990. "The paradigm shift in residential services: From the linear continuum to supported housing approaches." *Psychosocial Rehabilitation Journal*. 13(4), April.

Ristock, Janice L. and Joan Pennell. 1996. *Community Research as Empowerment: Feminist Links, Postmodern Interruptions*. Toronto: Oxford University Press.

Rose, Albert. 1980. *Canadian Housing Policies 1935 – 1980*. Toronto: Butterworths.

Ross, David. 1998. "Rethinking child poverty." *Perception*. 22(1):12.

Saanich, Corporation of the District of. 1993. *Saanich General Plan*.

Saskatchewan Housing Corporation, Department of Municipal Affairs. 1998. Culture and housing program descriptions.

Saskatchewan Women's Secretariat. 1998. *Gender-Inclusive Analysis: A Guide for Policy Analysts, Researchers, Program Managers and Decision-Makers*. Regina: Saskatchewan Women's Secretariat.

Skelton, Ian. 1998. *The Shelter Shortage: New Directions for Low-Cost Housing Policy in Canada*. Ottawa: Canadian Centre for Policy Alternatives.

Sloane-Seale, Atlanta, (University of Manitoba). 1999. "A Question of Accessibility: Rhetoric or Reality?" Canadian Association for University Continuing Education Conference Papers, June, pp. 155-166.

Smailes, Julia. 1994. "'The struggle has never been simply about bricks and mortar': Lesbians' experience of housing." In *Housing Women.* Edited by Rose Gilroy and Roberta Woods. London and New York: Routledge, pp. 152-172.

Sommer, R. 1967. "An experimental investigation of the action research approach." *The Journal of Applied Behavioural Science.* 23(2): 185-199.

SPR Associates Inc. 1998. *Canadian Women and Their Housing, 1997.* Ottawa: Canada Mortgage and Housing Corporation.

Stinson, Marian. 1999. "Boom pushes jobless rate to 18-year low." *Globe and Mail.* December 4: A1.

Tidsell, Elizabeth J. 1993. *Feminism and Adult Learning: Power, Pedagogy, and Praxis - New Directions for Adult and Continuing Education.* San Francisco: Jossey-Bass, No. 57, Spring.

UNDP (United Nations Development Programme). 1998. *Human Development Report 1998.* New York: Oxford.

Urban Aspects Consulting Group Ltd. And Kathleen Mancer Consulting. 1998. *CMHC Regional Client Consultations 2000-2002 Part IX Research Plan. British Columbia*. Victoria.

Urban Core Support Network. 1998. *Responding to the Voices of Poverty.* Saint John, New Brunswick: Urban Core Support Network.

Verburg, Peter. 1999. "Same game, different rules." *Canadian Business*. May 14: 38-44.

Victoria, City of. 1995. *Official Community Plan*.

Watson, Sophie and Helen Austerberry. 1986. *Housing and Homelessness: A Feminist Perspective*. London, Boston and Henley: Routledge and Kegan Paul.

Wekerle, Gerda R. 1988. "Canadian women's housing cooperatives: Case studies in physical and social innovation." In *Life Spaces: Gender, Household, Employment.* Edited by Caroline Andrew and Beth Moore Milroy. Vancouver: University of British Columbia Press, pp. 102-140.

———. 1997. "The shift to the market: Gender and housing disadvantage." In *Women and the Canadian Welfare State.* Edited by Patricia M. Evans and Gerda R. Wekerle. Toronto: University of Toronto Press, pp. 170-194.

Whyte, Jane Melville and Lorraine Thompson. 1996. "Women and Poverty in Saskatchewan." University of Regina, University Extension and Faculty of Social Work, April.

Williams, Wendy. 1999. "Gender-based Analysis: Will It Make Things Better for Women? *The Canadian Women's Health Network. 2(4), Fall: 8-10.*

Wright, Cathy. 1999. "Women, Poverty, and Housing Concerns in Saint John." Report and presentation to the Action Research Team of the Housing Policy Options for Women Project, Victoria, November 12.

Yalnizyan, Armine. 1998. *The Growing Gap: A Report on Growing Inequality Between the Rich and Poor in Canada*. Toronto: Centre for Social Justice.

ENDNOTES

[1] We use the name Victoria to designate the urban locality on the southern tip of Vancouver Island that is home to over 300,000 people. Victoria, however, is an incorrect name. The City of Victoria is only one of 13 municipalities each with its own mayor and council, and three unincorporated electoral areas in the urban locality more correctly known as Greater Victoria or the politically defined Capital Regional District that includes Port Renfrew and the Gulf Islands. Statistics Canada's Census Metropolitan Area of Victoria excludes Port Renfrew and the Gulf Islands.

[2] The word "unattached" is somewhat of a misnomer given it includes more than people living alone. As used throughout this report, "unattached" has the meaning given to it by Statistics Canada, that is, anyone not living in an economic family.

[3] The custom tabulations were ordered in 1998 and delivered in May 1999. Hence, they are the most recent accurate information available on poverty and housing in each city, even though collected in the 1996 Census. See also CRD (1999); Community Social Planning Council (1999); Lochhead and Shillington (1997); Reitsma-Street et al. (2000).

[4] A low-income woman was interviewed in order to refine the questions we wanted to discuss with other women living on low incomes who had agreed to participate in the project; this individual did not participate in the group discussions.

[5] At the provincial level, British Columbia's Ministry of Women's Equality pioneered its use, beginning in 1993. Nationally, Status of Women Canada is one of three lead agencies responsible for promoting gender equality perspectives in policy making. See Williams 1999.

[6] Figures in this section are 1999 population estimates from CRD (1999b: 1).

[7] Census data from custom tabulations and publications from the Canadian Council on Social Development's Urban Poverty Project to which Victoria, Regina and Saint John contributed funds.

[8] See Appendix for detailed definition of terms. The poverty line derived from Statistics Canada LICOs.

[9] For men, the poverty rate was 12 percent among those 55 to 64 years old in Victoria and five percent for those 75 and over, while the downward trend in Saint John started at 16 percent for men over 55, and decreased to nine percent among the men 75 years plus.

[10] Note to the reader on the different "Victorias": the Victoria CSD is the downtown municipality of Victoria of 73,505 people with its own mayor and council, and equivalent in political power to the other 13 incorporated municipalities. This smaller Victoria CSD is quite different, but a part of the larger Victoria CMA, the name Statistics Canada gives to the large urban cities. To confuse the reader even more, the larger political geography is not Victoria CMA, but the Capital Regional District or CRD that includes the mayors and councils of 13 municipalities as well as

other areas, such as Salt Spring Island and Port Renfrew. It is this political CRD that is the geographical unit addressed in Chapter 4.

[11] The lowest estimate in 1999 of people on waiting lists is 1,526 households for the Capital Region Housing Corporation (CSPC 1999: 25). This Corporation is only one of the providers of social housing in the region. The provincial umbrella organization estimates the number of individuals on regional waiting lists at over 2,000, the majority of whom are women. From interviews with the six largest housing providers in the region, the waiting list was over 2,500. As people have to apply separately for each provider of social housing, it is very difficult to arrive at an accurate determination. Also, applicants must reapply every six months at each social housing project to keep their name on the waiting lists.

[12] Only one cheque is issued per unit, defined as two or more people residing together who share responsibilities and benefit economically from sharing food, shelter or facilities. Two women on assistance wishing to pool resources and to share costs are penalized, unless they are exempted due to disability. As single employable women in New Brunswick receive only $264 per month, they risk losing most or all of this paltry sum and any autonomy if they move in with a friend or board with a family.

[13] The Action Research Team includes Susan Berlin, Pamela Charlesworth, Veronica Doyle, Allison Habkirk, Leni Hoover, Colleen Kasting, Brishkai Lund, Marge Reitsma-Street, Josie Schofield and Patti Verdone.

Projects Funded Through Status of Women Canada's Policy research Fund
Call for Proposals

Factoring Diversity into Policy Analysis and Development: New Tools, Frameworks, Methods, and Applications *

- *If Gender Mattered: A Case Study of Inuit Women, Land Claims and the Voisey's Bay Nickel Project*
  inda Archibald and Mary Crnkovich

- *Enabling Income: CPP Disability Benefits and Women with Disabilities*
  Tanis Doe and Sally Kimpson

- *Gender and Diversity Issues in Risk and Classification Decision-Making*
  Kelly Hannah-Moffat and Margaret Shaw

- ***Housing Policy Options for Women Living in Urban Poverty: An Action Research Project in Three Canadian Cities***
  Marge Reitsma-Street, Josie Schofield, Brishkai Lund and Colleen Kasting

* Some of these papers are still in progress and not all titles are finalized.